

BMA

Management Consulting Inc.

Municipal Study - 2004



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Niagara Region

Population

Lincoln at 7.9% experienced the largest percentage increase in population over the period 2001-2003 in the Region of Niagara and was the only municipality in the Region to exceed the survey average of 7.6%.

Municipality	Population % Change 2001 - 2003	Building Permits Per Capita 3-Year Average
St Catharines	3.4%	\$ 748
Welland	3.9%	\$ 929
Port Colborne	4.0%	\$ 797
Wainfleet	4.0%	\$ 1,173
Thorold	4.3%	\$ 755
Niagara Falls	5.0%	\$ 2,571
Fort Erie	5.4%	\$ 1,207
Niagara-on-the-Lake	5.9%	\$ 3,864
West Lincoln	6.6%	\$ 1,458
Pelham	6.7%	\$ 1,476
Grimsby	7.5%	\$ 1,510
Lincoln	7.9%	\$ 1,685
Survey Average	7.6%	\$ 1,860

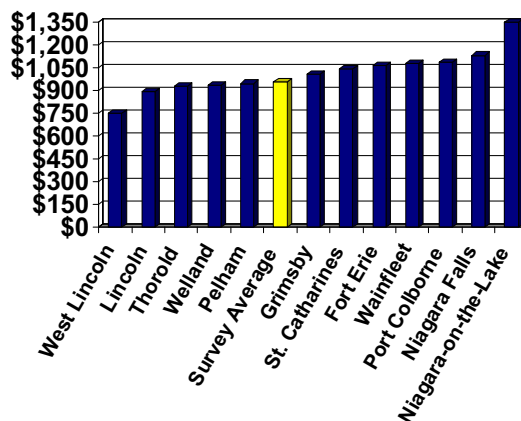
Building Permits

The average building permit value per capita, which provides a measure of development activity across the survey was \$1,860 for the years 2001-2003. Niagara-on-the-Lake and Niagara Falls exceeded the survey average in terms of building permit activity during this time frame.

Financial Information

The net levy per capita was analyzed to provide an understanding of the municipal spending patterns across the survey. West Lincoln, Lincoln, Thorold, Welland and Pelham have a low net levy per capita, all below the survey average of \$955. All the remaining Niagara municipalities have a net levy per capita above the survey average.

Net Levy per Capita



Financial Information

Niagara-on-the-Lake has the highest net levy per capita of all municipalities in the survey (\$1,398).

Select Fee and Revenue Comparisons

Rating agencies consider a ratio of 1.0 to be financially prudent, whereby for every dollar of debt there is a dollar of reserves. The Region of Niagara's Debt to Reserve ratio is 0.9, which means that for every dollar of reserve there is 90 cents of debt.

Several municipal revenues were compared to the expenditures on a service by service basis.

With the exception of Lincoln and Niagara-on-the-Lake, all other Niagara municipalities have single Residential development fees lower than the survey average.

The majority of the Niagara Region municipalities have non-residential development charges below the survey average.

A number of Niagara municipalities have building permit fees below the survey average including Grimsby, Port Colborne, Thorold, Niagara-on-the-Lake, West Lincoln, and Wainfleet.

Niagara's waste disposal revenues as a percentage of expenditures were 96.1% compared to the survey average of 61.7%.

Solid waste tipping fees (\$60 per tonne) are below the survey (survey average is \$70 per tonne).

Revenues from Assistance to the Aged as a percentage of expenditures are above the survey average. The Region collects approximately 32.1% of the cost of programs and services from user fees for Assistance to the Aged.

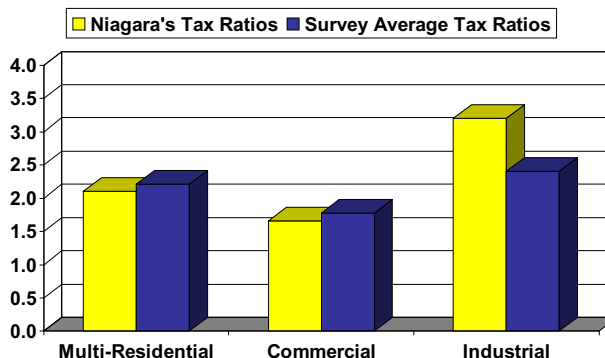
Assessment & Tax Ratios

Niagara-on-the-Lake's unweighted assessment per capita, which measures the richness of the assessment base is \$136,142, 5th highest of the municipalities in the survey and substantially higher than the survey average of \$82,066. Conversely, Welland has the 5th lowest assessment per capita.

Between 2003 and 2004 the assessment base across the survey increased approximately 11.6%. Port Colborne and Grimsby exceeded the survey average.

	Unweighted CVA/Capita	Weighted CVA/Per Capita	% Change	2003-2004 Change in Assessment Base
St. Catharines	\$ 60,775	\$ 71,410	17.5%	8.5%
Welland	\$ 49,706	\$ 58,882	18.5%	6.1%
Port Colborne	\$ 59,878	\$ 70,914	18.4%	12.2%
Wainfleet	\$ 80,007	\$ 74,930	-6.3%	6.3%
Thorold	\$ 59,954	\$ 73,502	22.6%	8.5%
Niagara Falls	\$ 68,531	\$ 84,279	23.0%	6.8%
Fort Erie	\$ 73,376	\$ 82,339	12.2%	6.3%
Niagara-on-the-Lake	\$ 136,142	\$ 142,311	4.5%	11.3%
West Lincoln	\$ 64,145	\$ 60,784	-5.2%	8.1%
Pelham	\$ 76,064	\$ 76,642	0.8%	7.2%
Grimsby	\$ 75,159	\$ 80,166	6.7%	12.3%
Lincoln	\$ 71,799	\$ 73,684	2.6%	6.7%
Survey Average	\$ 82,066	\$ 91,426	11.4%	11.6%

Niagara's tax ratios are in the low category for the Multi-Residential class and mid for the Commercial class. The Industrial tax ratio continues to be ranked high, however, the Region reduced their Industrial and Large Industrial tax ratio again in 2004.



Relative Tax Burden

The following chart provides a summary of the Niagara municipality's relative tax burden.

Municipality	Relative Tax Burden Ranking	Relative Tax Burden Ranking	Relative Tax Burden Ranking	Relative Tax Burden Ranking
	Blended Residential	Blended Multi-Resid.	Blended Commercial	Blended Industrial
Fort Erie	low	low-mid	low-mid	low
Grimsby	mid-high	low-mid	low-mid	high
Lincoln	mid-high	low	low-mid	mid
Niagara Falls	mid	low	mid	mid
Niagara-on-the-Lake	mid-high	low	mid	low
Pelham	mid-high	low-mid	low	low
Port Colborne	mid-high	mid	mid	mid
St. Catharines	high	high	mid	mid-high
Thorold	low	low-mid	mid-high	mid-high
Wainfleet	low	low	low	high
Welland	mid	mid-high	low-mid	mid
West Lincoln	mid	mid	low	low-mid

The low Multi-Residential tax ratio contributes to a generally low-mid ranking in the Multi-Residential class.

For the most part, Commercial properties in Niagara are ranked low-mid. The Region of Niagara's low Commercial tax ratio has contributed to a relatively low commercial tax burden.

Even through the current value assessments for Industrial properties are relatively low, the high tax ratio relative to the rest of the survey results in many of the municipalities in Niagara contributes to having mid-high or high tax burdens. There were however notable improvements between 2003 and 2004 as a result of the Region lowering their Industrial tax ratios.

Water/Sewer Costs

As shown in the table below, the water/sewer costs across the Region of Niagara vary significantly. For example, a residential property that consumes 360 m³ will pay anywhere from \$473—\$967 per year compared with the survey average of \$613. Four of the eleven municipalities have water/sewer costs below the survey average.

Municipality	Typical Residential Property Water/Sewer Costs
St. Catharines	\$ 546
Welland	\$ 847
Port Colborne	\$ 898
Wainfleet	N/A
Thorold	\$ 624
Niagara Falls	\$ 864
Fort Erie	\$ 967
Niagara-on-the-Lake	\$ 759
West Lincoln	\$ 473
Pelham	\$ 546
Grimsby	\$ 561
Lincoln	\$ 918
Survey Average	\$ 613

The range for Residential water/sewer costs across the entire survey was significant from \$297 to \$1,211.

Taxes as a % of Income

Property taxes and water and sewer costs were calculated on a typical household and compared to household incomes. With the exception of Grimsby, Pelham and Thorold, the burden on a typical household in Niagara is higher than the survey average. The reason for this varies from municipality to municipality. The majority of the Niagara municipalities have below average household incomes compared to the survey average. This combined with in some cases mid-high Residential property taxes and water/sewer costs results in above average overall burden.

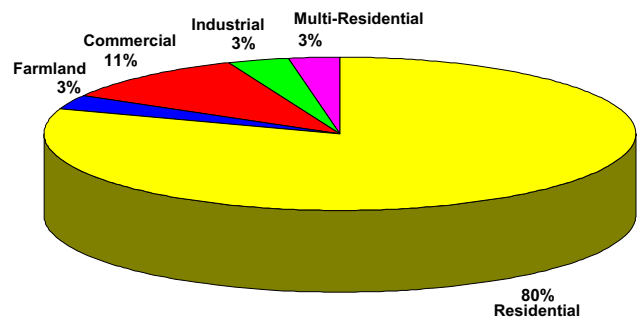
EXECUTIVE SUMMARY

Municipal Profile

This section of the report includes information on population changes since 1991 by municipality, density and land area as well as assessment information and building permit activity to assist in understanding some of the basic facts about each municipality and the overall growth patterns.

General Findings

- The report includes an analysis of 66 Ontario municipalities, representing approximately 79% of the Ontario population:
 - Ranging in population from 6,500 to over 2.6 million—there was a good distribution of comparable properties across various populations groups
 - Ranging in land area from 16 km to 3,400 km
 - Ranging in population per square kilometre (Density) ranges from 15 to 4,100
 - Including single tier and two-tier municipalities
 - Including municipalities from across all parts of Ontario—North, South, East and West
- Average estimated population growth of municipalities in the study between 2001-2003 is 7.6%, close to the Ontario wide population change of 7.3% for the same time period
 - Population growth in municipalities between 2001-2003 ranged from a high of 21.8% to a low of 0.1%
 - All municipalities with a population growth of 10% or greater are in Central Ontario, with slower growth municipalities typically in the North and Southwest
- Assessment per capita ranged significantly across the survey, from 41,000 to 194,000, which is a measure of the “richness” of the assessment base
 - With the exception of Ottawa, all municipalities with high assessment bases are located in Central Ontario
 - All municipalities in Northern Ontario in the survey have below average assessment bases
- The following pie chart reflects the average unweighted assessment composition across the survey
 - There is significant range in assessment composition across survey
 - More populated municipalities tend to be close to the average
- Building permits per capita were analyzed between 1999-2003 to provide a measure of relative building activity in each municipality – the range in activity for the average of the 5 years was \$578 to \$6,476 for building permit values on a per capita basis with an average of \$1,751



In many sections of the report, a ranking is assigned to each municipality to reflect their relative position as:



This helps to focus on the trends rather than the absolutes

As illustrated in the following table, municipalities with a high assessment per capita are generally experiencing higher population growth and greater increases in building permit activity.

Conversely, municipalities with low assessment bases typically experienced low population growth and low building permit activity.

Municipality	2004 Unweighted CVA Per Capita	Estimated Population Growth 2001 - 2003	2003 Building Permit Activity Per Capita
Aurora	high	high	high
Barrie	mid	high	high
Brampton	mid	high	high
Brantford	low	low	low
Burlington	high	high	high
Caledon	high	high	mid
Cambridge	mid	mid	high
Chatham-Kent	mid	low	low
Clarington	mid	high	mid
Cobourg	mid	mid	low
Collingwood	high	low	mid
Cornwall	low	low	low
East Gwillimbury	high	high	high
Fort Erie	mid	mid	mid
Georgina	mid	high	low
Grimsby	mid	mid	high
Guelph	mid	mid	high
Halton Hills	high	high	mid
Hamilton	low	mid	low
Kawartha Lakes	mid	mid	low
King	high	high	high
Kingston	low	mid	mid
Kitchener	low	mid	mid
Leamington	mid	mid	mid
Lincoln	mid	mid	mid
London	low	mid	mid
Markham	high	high	high
Midland	mid	low	low
Milton	high	low	high
Mississauga	high	high	mid
Newmarket	high	high	mid
Niagara Falls	mid	low	mid
Niagara-on-the-Lake	high	mid	high
Norfolk	mid	low	mid
North Bay	low	low	low
Oakville	high	high	high
Orangeville	mid	high	mid
Orillia	mid	low	high
Oshawa	low	mid	high
Ottawa	high	mid	mid
Pelham	mid	mid	mid
Penetanguishene	low	mid	mid
Peterborough	low	mid	low
Pickering	high	mid	low
Port Colborne	low	low	low
Richmond Hill	high	high	high
Sarnia	low	low	low
St. Catharines	low	low	low
St. Thomas	low	mid	low
Stratford	low	low	mid
Sudbury	low	low	low
Tay	mid	low	low
Thorold	low	low	low
Thunder Bay	low	low	low
Timmins	low	low	low
Tiny	high	low	high
Toronto	high	mid	mid
Vaughan	high	high	high
Wainfleet	mid	low	low
Wasaga Beach	high	high	high
Waterloo	mid	high	high
Welland	low	low	low
West Lincoln	low	mid	mid
Whitby	high	high	high
Whitchurch-Stouffville	high	high	high
Windsor	low	mid	mid

Assessment per Capita

Municipality	2004 Unweighted CVA/Capita	2004 Weighted CVA/Capita	Change %	Relative Position	Geographical area (MMAH)
Tiny	\$ 193,807	190,243	-1.8%	high	Central
Milton	\$ 147,294	166,158	12.8%	high	Central
King	\$ 147,201	138,939	-5.6%	high	Central
Vaughan	\$ 141,694	148,561	4.8%	high	Central
Niagara-on-the-Lake	\$ 136,142	142,311	4.5%	high	Central
Oakville	\$ 126,717	142,516	12.5%	high	Central
Whitchurch-Stouffville	\$ 124,637	123,271	-1.1%	high	Central
Markham	\$ 120,417	124,572	3.5%	high	Central
Richmond Hill	\$ 117,947	120,394	2.1%	high	Central
Caledon	\$ 113,415	113,074	-0.3%	high	Central
Aurora	\$ 108,665	110,888	2.0%	high	Central
Wasaga Beach	\$ 107,946	109,230	1.2%	high	Central
Collingwood	\$ 105,440	112,025	6.2%	high	Central
Toronto	\$ 104,929	191,590	82.6%	high	Central
Burlington	\$ 103,753	120,774	16.4%	high	Central
Mississauga	\$ 100,410	113,375	12.9%	high	Central
East Gwillimbury	\$ 100,184	96,679	-3.5%	high	Central
Halton Hills	\$ 94,919	100,790	6.2%	high	Central
Newmarket	\$ 91,757	94,939	3.5%	high	Central
Whitby	\$ 89,116	97,870	9.8%	high	Central
Ottawa	\$ 86,855	110,882	27.7%	high	East
Pickering	\$ 86,253	92,844	7.6%	high	Central
Kawartha Lakes	\$ 85,230	84,111	-1.3%	mid	East
Waterloo	\$ 85,198	104,862	23.1%	mid	Southwest
Brampton	\$ 84,287	91,268	8.3%	mid	Central
Wainfleet	\$ 80,007	74,930	-6.3%	mid	Central
Pelham	\$ 76,064	76,642	0.8%	mid	Central
Guelph	\$ 75,757	95,693	26.3%	mid	Southwest
Georgina	\$ 75,533	74,885	-0.9%	mid	Central
Grimsby	\$ 75,159	80,166	6.7%	mid	Central
Barrie	\$ 74,203	79,144	6.7%	mid	Central
Clarington	\$ 74,203	77,800	4.8%	mid	Central
Fort Erie	\$ 73,376	82,339	12.2%	mid	Central
Lincoln	\$ 71,799	73,684	2.6%	mid	Central
Tay	\$ 70,445	69,633	-1.2%	mid	Central
Leamington	\$ 68,806	64,274	-6.6%	mid	Southwest
Niagara Falls	\$ 68,531	84,279	23.0%	mid	Central
Chatham-Kent	\$ 68,497	63,741	-6.9%	mid	Southwest
Cambridge	\$ 68,374	87,776	28.4%	mid	Southwest
Midland	\$ 68,310	74,914	9.7%	mid	Central
Norfolk	\$ 67,934	62,222	-8.4%	mid	Southwest
Orangeville	\$ 66,776	74,469	11.5%	mid	Central
Cobourg	\$ 66,277	78,474	18.4%	mid	East
Orillia	\$ 66,211	78,238	18.2%	mid	Central
Stratford	\$ 65,547	85,688	30.7%	low	Southwest
Oshawa	\$ 65,541	77,515	18.3%	low	Central
Kingston	\$ 64,264	80,270	24.9%	low	East
West Lincoln	\$ 64,145	60,784	-5.2%	low	Central
Penetanguishene	\$ 64,144	67,159	4.7%	low	Central
Hamilton	\$ 62,292	78,043	25.3%	low	Central
Windsor	\$ 62,087	84,385	35.9%	low	Southwest
Kitchener	\$ 61,195	78,139	27.7%	low	Southwest
St. Catharines	\$ 60,775	71,410	17.5%	low	Central
London	\$ 60,746	74,667	22.9%	low	Southwest
Sarnia	\$ 60,135	75,008	24.7%	low	Southwest
Thorold	\$ 59,954	73,502	22.6%	low	Central
Port Colborne	\$ 59,878	70,914	18.4%	low	Central
Peterborough	\$ 58,458	71,787	22.8%	low	East
Brantford	\$ 53,364	69,979	31.1%	low	Southwest
North Bay	\$ 52,036	64,365	23.7%	low	Northeast
Thunder Bay	\$ 51,095	66,344	29.8%	low	Northwest
Welland	\$ 49,706	58,882	18.5%	low	Central
St. Thomas	\$ 48,796	62,207	27.5%	low	Southwest
Sudbury	\$ 46,063	55,897	21.3%	low	Northeast
Timmins	\$ 43,996	55,677	26.5%	low	Northeast
Cornwall	\$ 41,673	56,028	34.4%	low	East
Average	\$ 82,066	\$ 91,426	11.4%		
Median	\$ 72,588	\$ 79,655	9.7%		

The majority of the municipalities with a rich assessment base are located in the GTA

Lowest assessment per capita of unweighted assessment

All northern municipalities have lower than average assessment per capita

Note: using 2003 population statistics (Stats Canada) estimates

Municipal Financial Information

The **Municipal Financial Information** section of the report includes the following information to assist municipalities in understanding the financial aspects of each municipality included in the study.

- Net Municipal Levy Per Capita
- Reserves as a % of Total Expenditures
- Reserves as a % of Taxation
- Debt Charges as a % of Total Expenditures
- Debt Charges as a % of Taxation
- Outstanding Debt to Reserve Ratio
- Debt and Reserves Per Capita
- Tax Receivables as % of Tax Levies

Also included is an appendix which provides additional detail on operating costs and revenues on selected services and select MPMPs

Net Municipal Levy per Capita

The table to the right reflects the net municipal levy on a per capita basis, sorted from lowest to highest. This analysis does not indicate value for money or the effectiveness in meeting community objectives. Net municipal expenditures per capita may vary as a result of:

- Different service levels
- Variations in the types of services
- Different methods of providing services
- Different residential/non-residential assessment composition
- Varying demand for services
- Locational factors
- Demographic differences
- Socio-economic differences
- Urban/rural composition differences
- User fee policies
- Age of infrastructure
- What is being collected from rates as opposed to property taxes

Net municipal levy per capita was calculated using 2003 population estimates and the 2004 municipal levies

- The survey average net municipal levy per capita was \$955
- A detailed review of the spending envelopes, revenues and expenditures and socio-demographics of a municipality would be required to understand the differences across the survey

Municipality	2004 Net Levy Per Capita (2003 Estimated Population)	Net Levy Ranking Per Capita
Norfolk	\$ 704	low
Leamington	\$ 723	low
Tay	\$ 732	low
West Lincoln	\$ 750	low
Halton Hills	\$ 771	low
Georgina	\$ 772	low
Caledon	\$ 776	low
Newmarket	\$ 788	low
Clarington	\$ 799	low
East Gwillimbury	\$ 817	low
Kawartha Lakes	\$ 818	low
Barrie	\$ 822	low
Brampton	\$ 822	low
St. Thomas	\$ 825	low
Mississauga	\$ 827	low
Penetanguishene	\$ 835	low
Orangeville	\$ 838	low
Orillia	\$ 839	low
Chatham-Kent	\$ 846	low
Brantford	\$ 862	low
Sudbury	\$ 869	low
Kitchener	\$ 885	low
Richmond Hill	\$ 888	mid
Lincoln	\$ 891	mid
Aurora	\$ 911	mid
Peterborough	\$ 914	mid
Markham	\$ 918	mid
Timmins	\$ 927	mid
Thorold	\$ 928	mid
Welland	\$ 937	mid
Whitchurch-Stouffville	\$ 940	mid
Pelham	\$ 945	mid
London	\$ 950	mid
Kingston	\$ 955	mid
Sarnia	\$ 955	mid
Pickering	\$ 956	mid
Burlington	\$ 957	mid
North Bay	\$ 960	mid
Midland	\$ 960	mid
Guelph	\$ 962	mid
Cambridge	\$ 965	mid
Stratford	\$ 968	mid
Wasaga Beach	\$ 972	mid
Cornwall	\$ 978	mid
Grimsby	\$ 1,004	high
Hamilton	\$ 1,021	high
St. Catharines	\$ 1,041	high
Ottawa	\$ 1,050	high
Oshawa	\$ 1,053	high
Whitby	\$ 1,058	high
Fort Erie	\$ 1,063	high
Vaughan	\$ 1,064	high
Wainfleet	\$ 1,077	high
Thunder Bay	\$ 1,085	high
Port Colborne	\$ 1,085	high
Milton	\$ 1,093	high
Waterloo	\$ 1,101	high
Oakville	\$ 1,102	high
Toronto	\$ 1,127	high
Niagara Falls	\$ 1,130	high
Tiny	\$ 1,148	high
Cobourg	\$ 1,164	high
Collingwood	\$ 1,203	high
King	\$ 1,226	high
Windsor	\$ 1,248	high
Niagara-on-the-Lake	\$ 1,398	high
Average	\$ 955	
Median	\$ 952	

Debt and Reserve Comparisons

The following table reflects reserves as a percentage of expenditures, debt as a percentage of expenditures and the outstanding debt to reserve ratio for year end 2003. The report groups these comparisons into single, two and upper tiers. The table has been sorted from lowest to highest debt to reserve ratio.

- Reserves as a percentage of Total Expenditures was calculated. The results of across the survey range from a low of 5.6% to a high of 164%
- Debt service costs as a percentage of the total expenditures highlights the magnitude of expenditures required to service past obligation. This ranges across the survey from 0% to 11.9%
- Debt to Reserve Ratio ranges across the survey from 0 to 5.4.

Municipality	2003 Reserves as % Total Expenditures	2003 % LTD of Total Expenditures	2003 Debt to Reserves Ratio
Markham	50.9%	0.0%	0.0
Mississauga	155.6%	0.0%	0.0
Brampton	120.8%	0.2%	0.0
West Lincoln	54.7%	0.1%	0.0
Whitchurch-Stouffville	50.2%	0.4%	0.0
Vaughan	56.8%	0.5%	0.0
Milton	54.8%	1.4%	0.0
Cambridge	25.3%	1.0%	0.0
Tiny	18.4%	0.3%	0.0
Barrie	37.1%	0.9%	0.0
Thorold	164.0%	3.4%	0.1
Wainfleet	21.2%	1.3%	0.1
Timmins	7.5%	0.4%	0.1
Whitby	38.3%	5.0%	0.1
Niagara Falls	23.1%	1.3%	0.2
Clarington	142.7%	1.5%	0.2
King	63.3%	3.3%	0.2
Cornwall	33.9%	4.6%	0.3
Oakville	30.7%	3.5%	0.3
Welland	68.8%	5.3%	0.3
Pelham	23.2%	2.1%	0.3
Orillia	26.6%	1.2%	0.3
Pickering	32.6%	2.9%	0.3
Burlington	30.0%	4.1%	0.4
Penetanguishene	96.8%	6.7%	0.4
Niagara-on-the-Lake	37.2%	2.1%	0.4
Halton Region	54.2%	4.7%	0.4
Brantford	17.9%	0.8%	0.4
Sudbury	15.0%	0.8%	0.4
Orangeville	5.6%	4.7%	0.4
Waterloo Region	35.7%	3.1%	0.4
Stratford	27.3%	1.7%	0.5
East Gwillimbury	35.2%	7.4%	0.5
Halton Hills	34.1%	2.7%	0.5
Kingston	33.9%	4.4%	0.6
Newmarket	19.9%	3.3%	0.7
Kitchener	19.3%	2.8%	0.7
Hamilton	31.5%	4.3%	0.7
Wasaga Beach	64.9%	11.9%	0.7
Georgina	32.2%	7.2%	0.7
St. Thomas	6.7%	3.2%	0.7
Tay	53.0%	7.2%	0.8
Oshawa	18.1%	4.2%	0.9
Niagara Region	22.7%	4.7%	0.9
St. Catharines	31.3%	5.7%	1.0
Fort Erie	19.8%	5.0%	1.0
Toronto	14.9%	3.7%	1.1
Thunder Bay	28.7%	3.5%	1.1
Midland	15.6%	4.0%	1.2
Collingwood	35.0%	7.5%	1.2
Peterborough	23.7%	4.2%	1.4
London	27.5%	5.1%	1.4
Guelph	21.7%	5.0%	1.6
Chatham-Kent	12.2%	2.8%	1.7
Ottawa	13.1%	5.9%	2.2
Leamington	44.1%	11.1%	2.5
Port Colborne	25.2%	0.0%	2.7
North Bay	7.6%	4.8%	2.9
Cobourg	16.4%	3.1%	3.4
Kawartha Lakes	11.1%	6.3%	4.0
Sarnia	15.7%	11.9%	5.4
Average	38.6%	3.6%	0.8

Select User Fee Information

The **Select User Fee Information** section of the report includes select user fees based on feedback received from the participating municipalities. In addition to a 2004 fee comparison, this section of the report also includes a comparison of User Fee Revenues as a percentage of Total Expenditures (2003 FIRs). The following information is provided to assist municipalities in understanding some basic facts about each municipality included in the study.

- *Development Charge Fees*
- *Building Permit Fees*
 - *Comparison of Building Permit Costs on a Residential Property*
- *Solid Waste Tipping Fees*
- *Transit Fare Comparison (NEW)*
- *User Fees as a % of Total Expenditures*
 - *Transit*
 - *Waste Disposal*
 - *Cemeteries*
 - *Assistance to the Aged*
 - *Recreation Programs*
 - *Recreation Facilities*
 - *Planning and Zoning*

Development Charges

The following table summarizes the findings for 2004 development charges. Information on each of the municipalities is included in the study.

	Residential	Multiples Dwelling 3+	Apartments Units >=2	Non-residential Commercial Sq.ft.	Non-residential Industrial Sq.ft.
Average	\$12,019	\$10,060	\$7,654	\$4.27	\$2.81
Median	\$10,900	\$8,510	\$7,017	\$4.25	\$2.20
Min	\$0	\$0	\$0	\$0	\$0
Max	\$23,885	\$20,231	\$15,186	\$10.02	\$9.64

2004 Building Permit Fees

The following table provides an illustration of the building permit costs on a residential property valued at 1,800 sq.ft. with a construction value of \$126,000.

As shown in the table, the building permit costs range from \$770 to \$2,110.

Municipality	2004 \$ Permit for Residential 1800 sq ft property - \$126,000 value
Wasaga Beach	\$ 770
Sarnia	\$ 823
Tay	\$ 882
King	\$ 900
St Thomas	\$ 900
Port Colborne	\$ 907
Thorold	\$ 954
Collingwood	\$ 990
Midland	\$ 1,008
Orillia	\$ 1,008
London	\$ 1,020
North Bay	\$ 1,050
Stratford	\$ 1,062
Chatham-Kent	\$ 1,071
Cobourg	\$ 1,071
Georgina	\$ 1,080
Tiny	\$ 1,080
Clarington	\$ 1,081
Kawartha Lakes	\$ 1,087
West Lincoln	\$ 1,116
Grimsby	\$ 1,134
Niagara-on-the-Lake	\$ 1,134
Orangeville	\$ 1,134
Peterborough	\$ 1,134
Thunder Bay	\$ 1,134
Cornwall	\$ 1,150
Wainfleet	\$ 1,152
East Gwillimbury	\$ 1,170
Pelham	\$ 1,176
Newmarket	\$ 1,222
Whitchurch-Stouffville	\$ 1,224
Welland	\$ 1,260
Halton Hills	\$ 1,278
Oshawa	\$ 1,296
Oakville	\$ 1,305
Barrie	\$ 1,313
Fort Erie	\$ 1,314
Sudbury	\$ 1,348
Leamington	\$ 1,350
Lincoln	\$ 1,350
Brantford	\$ 1,386
Norfolk	\$ 1,398
Pickering	\$ 1,422
Whitby	\$ 1,422
Niagara Falls	\$ 1,435
Timmins	\$ 1,436
Hamilton	\$ 1,437
St. Catharines	\$ 1,440
Waterloo	\$ 1,440
Burlington	\$ 1,449
Kitchener	\$ 1,476
Cambridge	\$ 1,512
Kingston	\$ 1,512
Guelph	\$ 1,544
Brampton	\$ 1,547
Penetanguishene	\$ 1,548
Ottawa	\$ 1,575
Richmond Hill	\$ 1,589
Vaughan	\$ 1,631
Caledon	\$ 1,656
Aurora	\$ 1,673
Milton	\$ 1,728
Mississauga	\$ 1,728
Markham	\$ 1,765
Toronto	\$ 2,108
Windsor	\$ 2,110
Average	\$ 1,294

Tax Policies

Tax policies includes information on the following:

- Comparison of Tax Ratios
- Summary of Optional Classes
- Summary of Graduated Tax Rates
- Delegation

Tax Ratios

The following table summarizes the tax ratio ranking across the survey for each of the classes.

- A number of municipalities took advantage of the new provisions introduced in 2004 which allows municipalities under certain circumstances to increase non-residential tax ratios
- 17 of the 33 upper tier/single tier municipalities established optional classes, resulting in different tax ratios and relative tax burdens from the residual commercial and industrial classes. This will impact the relative tax position of properties within these classes, compared to the relative tax position of properties in the residual class. The impact may be an increased/decreased burden, depending on the value of the tax ratio. As such, the relative tax burden across the entire Commercial and Industrial classes, particularly for these municipalities may vary.
- With the exception of the City of Barrie's and the Region of York's Multi-Residential ratio and the County of Essex's Commercial ratio, no municipalities in the survey fall within the Provincial "Range of Fairness".
- Only the City of Orillia established graduated tax rates for the Commercial Class
- The most common type of Optional Class established is Large Industrial

Municipality	Multi-Residential	Commercial (Residual)	Industrial (Residual)
Barrie	low	low	low
Brantford*	mid	high	high
Chatham-Kent	mid	high	mid
Cornwall	mid	mid	high
Dufferin	high	low	mid
Durham	mid	low	mid
Essex	low	low	low
Guelph	high	mid	high
Halton	mid	low	mid
Hamilton*	high	high	high
Kawartha Lakes	mid	low	low
Kingston*	high	mid	high
Lambton	high	mid	low
London	mid	mid	high
Mississauga	low	low	low
Niagara*	low	mid	high
Norfolk	low	mid	low
North Bay	mid	mid	low
Northumberland	mid	low	high
Orillia	low	mid	low
Ottawa*	mid	high	mid
Peel (Brampton & Caledon)	low	low	low
Peterborough*	low	mid	high
Simcoe	low	low	low
St. Thomas	high	high	mid
Stratford*	mid	high	high
Sudbury	low	low	mid
Thunder Bay*	high	high	mid
Timmins	low	high	low
Toronto *	high	high	high
Waterloo	high	mid	mid
Windsor*	high	high	mid
York	low	low	low

* Represents municipalities with one or more ratio above the Provincial Threshold

Relative Tax Burden

Like property comparisons were undertaken on 13 property types that were of most interest to the participating municipalities.

Residential

Multi-Residential

Commercial

Industrial

*In order to calculate the relative tax burden of “like” properties, every effort was made to hold constant those factors deemed to be most critical in determining a property’s assessed value. However, given the number of factors used to calculate the assessed value for each property, and the inability to quantify each of these factors, the results should be used to provide the reader with **overall trends** rather than exact differences in relative tax burdens between municipalities. By selecting multiple property types within each taxing class (eg. Residential—Detached Bungalow, Executive and Condominium), and by selecting multiple properties from within each municipality and property subtype, the likelihood of anomalies in the database has been reduced. Every effort was made to select a minimum of 3-8 properties from each municipality and from within each property type.*

There are many driving factors impacting a municipality’s relative property tax position, including but not limited to the following:

- *The current value assessment of the property—determined by MPAC*
- *Municipal Taxes and Municipal Spending—determined by the municipality*
- *Education Taxes—set by the province*
- *Tax Ratios—set by the municipality*

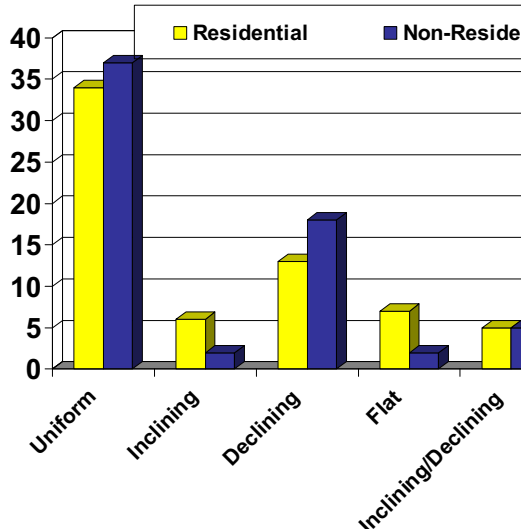
The information in the report attempts to assist municipalities in understanding which of these factors are driving their relative tax position.

The chart on the next page summarizes the relative tax burden across the property types. Where appropriate, a blending of more than one property type was undertaken to summarize the relative tax burden. For example, three residential property types were included in the study (detached bungalow, executive home and condominium) all with the same tax ratio and tax structure. A blended ranking is given in residential (3 property types), multi-residential (2 property types), commercial (4 property types) and industrial (2 property types). Vacant industrial land is presented in isolation due to the additional focus that municipalities typically place on this class of property. The individual rankings of every class are presented in the body of the report, along with the municipal and education property taxes. In addition, a comparison of farmland properties has also been included in this year’s report.

Relative Tax Burden Summary

Summary Municipality	Relative Tax Burden Ranking Blended Residential	Relative Tax Burden Ranking Blended Multi-Resid.	Relative Tax Burden Ranking Blended Commercial	Relative Tax Burden Ranking Blended Industrial
Aurora	mid-high	low	low-mid	low
Barrie	low-mid	low	mid-high	low
Brampton	mid-high	mid	mid	mid
Brantford	low-mid	mid	mid	mid-high
Burlington	mid-high	mid-high	mid	mid-high
Caledon	mid	low	mid	high
Cambridge	mid	mid	high	mid
Chatham-Kent	low-mid	mid	mid	mid
Clarington	low-mid	high	low-mid	low-mid
Cobourg	low-mid	high	mid	low-mid
Collingwood	mid-high	mid	low	low
Cornwall	mid	high	mid-high	mid
East Gwillimbury	mid	low	low	low-mid
Fort Erie	low	low-mid	low-mid	low
Georgina	mid	low	low	low
Grimsby	mid-high	low-mid	low-mid	high
Guelph	low-mid	high	mid-high	mid
Halton Hills	mid	mid	low	mid-high
Hamilton	mid-high	mid-high	mid-high	mid
Kawartha Lakes	low	mid	low	low
King	high	low	mid	low
Kingston	low	mid-high	mid-high	low
Kitchener	low-mid	high	mid-high	low-mid
Leamington	low	low	low-mid	mid
Lincoln	mid-high	low	low-mid	mid
London	mid-high	mid	high	mid-high
Markham	high	low	mid	mid
Midland	mid-high	mid	low	mid
Milton	low-mid	low-mid	low	mid-high
Mississauga	mid	low-mid	mid	mid-high
Newmarket	mid	low	low	mid
Niagara Falls	mid	low	mid	mid
Niagara-on-the-Lake	mid-high	low	mid	low
Norfolk	low-mid	low	low-mid	low
North Bay	low	mid	mid-high	low
Oakville	high	high	mid-high	high
Orangeville	mid-high	high	mid	low
Orillia	low-mid	low-mid	mid	low-mid
Oshawa	mid-high	high	low-mid	mid
Ottawa	mid-high	mid	mid-high	high
Pelham	mid-high	low-mid	low	low
Penetanguishene	mid	mid	low	mid
Peterborough	low-mid	mid-high	mid-high	high
Pickering	mid-high	high	high	mid
Port Colborne	mid-high	mid	mid	mid
Richmond Hill	mid-high	low	mid	mid
Sarnia	low-mid	mid-high	low-mid	mid
St. Catharines	high	high	mid	mid-high
St. Thomas	mid	mid	mid	low
Stratford	low	low	mid	mid-high
Sudbury	low-mid	low	mid	mid-high
Tay	low		low	high
Thorold	low	low-mid	mid-high	mid-high
Thunder Bay	mid-high	mid-high	mid-high	mid-high
Timmins	low-mid	low	low-mid	mid-high
Tiny	low	low		
Toronto (East)	low	high	high	mid-high
Toronto (North)	mid-high	high	high	high
Toronto (South)	high	high	high	mid
Toronto (West)	mid-high	high	high	mid-high
Vaughan	mid-high	low	mid-high	mid
Wainfleet	low	low	low	high
Wasaga Beach	low	low	low	
Waterloo	mid-high	high	mid-high	mid-high
Welland	mid	mid-high	low-mid	mid
West Lincoln	mid	mid	low	low-mid
Whitby	mid-high	mid-high	mid-high	mid-high
Whitchurch-Stouffville	mid-high	low	low	mid
Windsor	mid-high	high	mid-high	high

Water/Sewer Costs

- The establishment of water and sewer rates is a municipal responsibility and the absence of standard procedures across Ontario has resulted in the evolution of a great variety of rate structure formats.
 - Of the municipalities included in the survey, 39 of the 66 municipalities (59%) charge a monthly fixed charge to their customers to recover customer related costs. The extent to which these fees cover the above noted costs varies across the survey. For example, the monthly fixed cost for a 5/8" metre ranged from \$0-\$36 per month.
 - Water/Sewer costs were analyzed using estimated consumptions for a residential, multi-residential, hotel, motel, office building and shopping centre
 - There was considerable diversity across the survey in terms of the costs of water/sewer and how services are charged. Municipal decisions on whether the rates are uniform, increasing or decreasing, whether the rate varies by meter size or whether a service charge is levied impacts the relative ranking across the various property types
- 
- | Rate Structure | Residential | Non-Residential |
|---------------------|-------------|-----------------|
| Uniform | 34 | 37 |
| Inclining | 6 | 3 |
| Declining | 13 | 18 |
| Flat | 7 | 3 |
| Inclining/Declining | 5 | 5 |
- Uniform rates are the most common water/sewer structure—34 of the municipalities have a uniform residential rate structure
 - 7 of the smaller municipalities in the survey have a flat rate residential structure including Cobourg, Cornwall, Pennetanguishine, Tay, Tiny, Timmins and Wasaga Beach
 - The City of London and the City of Kingston have an inclining residential rate structure and a declining structure for commercial and industrial users. The City of London is the only municipality with 7 different sewer rates for various users
 - 13 municipalities employ a declining residential rate structure; as consumption increases the rate decreases
 - 6 municipalities have an inclining rate structure for residential users. King, East Gwillimbury and Orangeville have an inclining rate structure for all property types
 - The Region of Halton and the City of Toronto have a rate structure in which the rates increase initially and then beyond a certain point, decline. The City of Toronto has a 7 block rate structure, with 5 block rates in the Region of Halton

Residential Properties - Property Taxes and Water/Sewer Costs

Municipality	Residential Property Taxes Det. Bungalow	Water/Sewer Per Average Household	Total Burden	W/S % of Total	Tax % of Total	Bungalow Ranking	W/S Ranking	Total Burden Ranking
Tiny	\$ 1,246	\$ 800	\$ 2,046	39%	61%	low	high	low
Leamington	\$ 1,798	\$ 559	\$ 2,357	24%	76%	low	mid	low
Orillia	\$ 1,898	\$ 552	\$ 2,450	23%	77%	low	mid	low
Timmins	\$ 2,221	\$ 335	\$ 2,557	13%	87%	low	low	low
Wasaga Beach	\$ 2,216	\$ 341	\$ 2,557	13%	87%	low	low	low
Stratford	\$ 2,079	\$ 498	\$ 2,577	19%	81%	low	low	low
Cornwall	\$ 2,072	\$ 511	\$ 2,584	20%	80%	low	low	low
Sudbury	\$ 1,769	\$ 850	\$ 2,619	32%	68%	low	high	low
Guelph	\$ 2,088	\$ 580	\$ 2,668	22%	78%	low	mid	low
North Bay	\$ 2,300	\$ 426	\$ 2,726	16%	84%	low	low	low
Toronto (East)	\$ 2,320	\$ 448	\$ 2,768	16%	84%	low	low	low
Georgina	\$ 2,278	\$ 520	\$ 2,799	19%	81%	low	low	low
Thorold	\$ 2,185	\$ 624	\$ 2,809	22%	78%	low	mid	low
Barrie	\$ 2,266	\$ 576	\$ 2,842	20%	80%	low	mid	low
Caledon	\$ 2,545	\$ 319	\$ 2,864	11%	89%	mid	low	low
Clarington	\$ 2,320	\$ 544	\$ 2,864	19%	81%	low	low	low
Penetanguishene	\$ 2,198	\$ 667	\$ 2,865	23%	77%	low	high	low
Cobourg	\$ 2,572	\$ 297	\$ 2,869	10%	90%	mid	low	low
Chatham-Kent	\$ 2,332	\$ 564	\$ 2,896	19%	81%	mid	mid	low
Cambridge	\$ 2,385	\$ 549	\$ 2,934	19%	81%	mid	mid	low
Milton	\$ 2,322	\$ 642	\$ 2,964	22%	78%	mid	high	low
Tay	\$ 1,989	\$ 980	\$ 2,969	33%	67%	low	high	low
Kingston	\$ 2,279	\$ 694	\$ 2,973	23%	77%	low	high	low
Sarnia	\$ 2,396	\$ 579	\$ 2,975	19%	81%	mid	mid	mid
Pelham	\$ 2,478	\$ 546	\$ 3,025	18%	82%	mid	mid	mid
Halton Hills	\$ 2,383	\$ 642	\$ 3,025	21%	79%	mid	high	mid
Thunder Bay	\$ 2,527	\$ 503	\$ 3,030	17%	83%	mid	low	mid
St. Thomas	\$ 2,271	\$ 789	\$ 3,059	26%	74%	low	high	mid
Kitchener	\$ 2,446	\$ 639	\$ 3,085	21%	79%	mid	mid	mid
West Lincoln	\$ 2,614	\$ 473	\$ 3,087	15%	85%	mid	low	mid
Norfolk	\$ 2,069	\$ 1,018	\$ 3,087	33%	67%	low	high	mid
East Gwillimbury	\$ 2,515	\$ 580	\$ 3,094	19%	81%	mid	mid	mid
Midland	\$ 2,507	\$ 597	\$ 3,104	19%	81%	mid	mid	mid
Brantford	\$ 2,545	\$ 562	\$ 3,107	18%	82%	mid	mid	mid
Fort Erie	\$ 2,165	\$ 967	\$ 3,133	31%	69%	low	high	mid
Kawartha Lakes	\$ 1,931	\$ 1,211	\$ 3,142	39%	61%	low	high	mid
Toronto (West)	\$ 2,723	\$ 448	\$ 3,170	14%	86%	high	low	mid
Brampton	\$ 2,853	\$ 319	\$ 3,172	10%	90%	high	low	mid
Richmond Hill	\$ 2,680	\$ 502	\$ 3,182	16%	84%	high	low	mid
Burlington	\$ 2,577	\$ 642	\$ 3,220	20%	80%	mid	mid	mid
Peterborough	\$ 2,625	\$ 613	\$ 3,237	19%	81%	mid	mid	mid
Orangeville	\$ 2,669	\$ 574	\$ 3,243	18%	82%	high	mid	mid
Mississauga	\$ 2,925	\$ 319	\$ 3,244	10%	90%	high	low	mid
Port Colborne	\$ 2,348	\$ 898	\$ 3,246	28%	72%	mid	high	mid
Newmarket	\$ 2,608	\$ 653	\$ 3,260	20%	80%	mid	high	mid
Waterloo	\$ 2,672	\$ 602	\$ 3,274	18%	82%	high	mid	mid
Niagara Falls	\$ 2,431	\$ 864	\$ 3,294	26%	74%	mid	high	high
Aurora	\$ 2,779	\$ 522	\$ 3,301	16%	84%	high	low	high
St. Catharines	\$ 2,769	\$ 546	\$ 3,315	16%	84%	high	mid	high
Collingwood	\$ 2,579	\$ 794	\$ 3,372	24%	76%	mid	high	high
Grimsby	\$ 2,820	\$ 561	\$ 3,381	17%	83%	high	mid	high
Toronto (North)	\$ 2,941	\$ 448	\$ 3,388	13%	87%	high	low	high
Oakville	\$ 2,748	\$ 642	\$ 3,390	19%	81%	high	high	high
Windsor	\$ 2,808	\$ 622	\$ 3,429	18%	82%	high	mid	high
Niagara-on-the-Lake	\$ 2,691	\$ 759	\$ 3,450	22%	78%	high	high	high
London	\$ 2,727	\$ 729	\$ 3,456	21%	79%	high	high	high
Whitchurch-Stouffville	\$ 2,977	\$ 491	\$ 3,468	14%	86%	high	low	high
Welland	\$ 2,630	\$ 847	\$ 3,477	24%	76%	high	high	high
Lincoln	\$ 2,570	\$ 918	\$ 3,488	26%	74%	mid	high	high
Whitby	\$ 3,058	\$ 544	\$ 3,602	15%	85%	high	low	high
Oshawa	\$ 3,080	\$ 544	\$ 3,624	15%	85%	high	low	high
Hamilton	\$ 3,109	\$ 566	\$ 3,675	15%	85%	high	mid	high
Vaughan	\$ 3,441	\$ 430	\$ 3,871	11%	89%	high	low	high
Pickering	\$ 3,333	\$ 544	\$ 3,877	14%	86%	high	low	high
Markham	\$ 3,450	\$ 461	\$ 3,911	12%	88%	high	low	high
Ottawa	\$ 3,341	\$ 592	\$ 3,933	15%	85%	high	mid	high
King	\$ 3,463	\$ 754	\$ 4,217	18%	82%	high	high	high
Toronto (South)	\$ 3,965	\$ 448	\$ 4,412	10%	90%	high	low	high
Wainfleet	\$ 2,256	N/A	N/A	N/A	N/A	low		
Average	\$ 2,539	\$ 606	\$ 3,148	20%	80%			
Median	\$ 2,527	\$ 570	\$ 3,120	19%	81%			
Min	\$ 1,246	\$ 297	\$ 2,046	10%	61%			
Max	\$ 3,965	\$ 1,211	\$ 4,412	39%	90%			

Taxes as a % of Income

A comparison was made of relative property tax burdens and water/sewer costs on comparable properties against the median household incomes. The report also calculates the total municipal tax burden as a percentage of income available on an average household.

Municipality	2001 Median Household Income Two or More Persons	2001 Average Value of Dwelling	2004 Residential Tax	Property Taxes as a % of Household Income	2004 Residential Water/Sewer Costs	Total Municipal Tax Burden	Total Municipal Burden as a % of Household Income	Relative Ranking
Caledon	\$ 89,328	\$ 295,583	\$ 2,904	3.3%	\$ 319	\$ 3,223	3.6%	low
Milton	\$ 83,349	\$ 255,978	\$ 2,472	3.0%	\$ 642	\$ 3,114	3.7%	low
Halton Hills	\$ 83,104	\$ 243,114	\$ 2,590	3.1%	\$ 642	\$ 3,233	3.9%	low
Burlington	\$ 80,039	\$ 228,054	\$ 2,489	3.1%	\$ 642	\$ 3,131	3.9%	low
Mississauga	\$ 74,914	\$ 255,365	\$ 2,618	3.5%	\$ 319	\$ 2,937	3.9%	low
Brampton	\$ 74,869	\$ 218,799	\$ 2,619	3.5%	\$ 319	\$ 2,938	3.9%	low
Clarington	\$ 74,672	\$ 184,534	\$ 2,426	3.2%	\$ 544	\$ 2,970	4.0%	low
Newmarket	\$ 83,852	\$ 242,234	\$ 2,742	3.3%	\$ 653	\$ 3,395	4.0%	low
Aurora	\$ 91,117	\$ 285,768	\$ 3,185	3.5%	\$ 522	\$ 3,707	4.1%	low
Oakville	\$ 94,824	\$ 306,209	\$ 3,274	3.5%	\$ 642	\$ 3,917	4.1%	low
Ottawa	\$ 75,006	\$ 196,698	\$ 2,525	3.4%	\$ 592	\$ 3,117	4.2%	low
Pickering	\$ 86,495	\$ 232,163	\$ 3,079	3.6%	\$ 544	\$ 3,623	4.2%	low
Whitby	\$ 83,865	\$ 217,017	\$ 2,971	3.5%	\$ 544	\$ 3,515	4.2%	low
Waterloo	\$ 74,161	\$ 193,829	\$ 2,576	3.5%	\$ 602	\$ 3,179	4.3%	low
Tiny	\$ 54,418	\$ 172,890	\$ 1,550	2.8%	\$ 800	\$ 2,350	4.3%	low
Vaughan	\$ 85,001	\$ 320,999	\$ 3,249	3.8%	\$ 430	\$ 3,679	4.3%	low
East Gwillimbury	\$ 82,259	\$ 262,065	\$ 2,991	3.6%	\$ 580	\$ 3,570	4.3%	low
Timmins	\$ 58,266	\$ 113,941	\$ 2,209	3.8%	\$ 335	\$ 2,544	4.4%	low
Wasaga Beach	\$ 49,496	\$ 158,492	\$ 1,823	3.7%	\$ 341	\$ 2,164	4.4%	low
Markham	\$ 82,884	\$ 306,493	\$ 3,166	3.8%	\$ 461	\$ 3,627	4.4%	low
Guelph	\$ 67,123	\$ 184,123	\$ 2,364	3.5%	\$ 580	\$ 2,943	4.4%	low
Cambridge	\$ 65,573	\$ 168,719	\$ 2,348	3.6%	\$ 549	\$ 2,897	4.4%	low
Barrie	\$ 64,659	\$ 172,452	\$ 2,302	3.6%	\$ 576	\$ 2,878	4.5%	mid
Orangeville	\$ 69,805	\$ 180,197	\$ 2,560	3.7%	\$ 574	\$ 3,134	4.5%	mid
Georgina	\$ 62,761	\$ 175,803	\$ 2,333	3.7%	\$ 520	\$ 2,853	4.5%	mid
Samia	\$ 58,984	\$ 133,176	\$ 2,104	3.6%	\$ 579	\$ 2,683	4.5%	mid
Whitchurch-Stouffville	\$ 85,585	\$ 324,797	\$ 3,433	4.0%	\$ 491	\$ 3,924	4.6%	mid
Stratford	\$ 59,946	\$ 160,527	\$ 2,270	3.8%	\$ 498	\$ 2,768	4.6%	mid
Richmond Hill	\$ 79,875	\$ 312,071	\$ 3,225	4.0%	\$ 502	\$ 3,727	4.7%	mid
Kitchener	\$ 61,170	\$ 157,719	\$ 2,239	3.7%	\$ 639	\$ 2,878	4.7%	mid
Brantford	\$ 56,028	\$ 136,482	\$ 2,110	3.8%	\$ 562	\$ 2,672	4.8%	mid
Leamington	\$ 56,118	\$ 146,831	\$ 2,135	3.8%	\$ 559	\$ 2,694	4.8%	mid
Pelham	\$ 75,731	\$ 202,771	\$ 3,102	4.1%	\$ 546	\$ 3,649	4.8%	mid
Thunder Bay	\$ 59,521	\$ 127,452	\$ 2,372	4.0%	\$ 503	\$ 2,875	4.8%	mid
Toronto	\$ 60,551	\$ 282,715	\$ 2,513	4.2%	\$ 448	\$ 2,961	4.9%	mid
Grimsby	\$ 71,690	\$ 187,426	\$ 2,955	4.1%	\$ 561	\$ 3,516	4.9%	mid
Chatham-Kent	\$ 57,780	\$ 131,150	\$ 2,305	4.0%	\$ 564	\$ 2,869	5.0%	mid
Orillia	\$ 53,001	\$ 149,464	\$ 2,081	3.9%	\$ 552	\$ 2,632	5.0%	mid
Oshawa	\$ 63,509	\$ 159,102	\$ 2,614	4.1%	\$ 544	\$ 3,158	5.0%	mid
Thorold	\$ 58,943	\$ 137,876	\$ 2,313	3.9%	\$ 624	\$ 2,937	5.0%	mid
Windsor	\$ 60,999	\$ 142,002	\$ 2,398	4.0%	\$ 622	\$ 3,020	5.0%	mid
North Bay	\$ 54,410	\$ 135,852	\$ 2,320	4.3%	\$ 426	\$ 2,746	5.0%	mid
St. Thomas	\$ 56,132	\$ 126,935	\$ 2,051	3.7%	\$ 789	\$ 2,840	5.1%	mid
Midland	\$ 51,862	\$ 132,482	\$ 2,074	4.0%	\$ 597	\$ 2,671	5.1%	mid
West Lincoln	\$ 63,778	\$ 177,531	\$ 2,826	4.4%	\$ 473	\$ 3,299	5.2%	high
Penetanguishene	\$ 54,746	\$ 140,949	\$ 2,170	4.0%	\$ 667	\$ 2,837	5.2%	high
Cobourg	\$ 56,832	\$ 150,135	\$ 2,672	4.7%	\$ 297	\$ 2,969	5.2%	high
Kingston	\$ 58,183	\$ 158,363	\$ 2,406	4.1%	\$ 694	\$ 3,100	5.3%	high
Lincoln	\$ 67,320	\$ 178,289	\$ 2,688	4.0%	\$ 918	\$ 3,606	5.4%	high
Tay	\$ 51,081	\$ 131,009	\$ 1,761	3.4%	\$ 980	\$ 2,741	5.4%	high
London	\$ 59,159	\$ 155,689	\$ 2,450	4.1%	\$ 729	\$ 3,179	5.4%	high
Niagara Falls	\$ 55,981	\$ 139,813	\$ 2,189	3.9%	\$ 864	\$ 3,053	5.5%	high
St. Catharines	\$ 55,760	\$ 141,937	\$ 2,496	4.5%	\$ 546	\$ 3,042	5.5%	high
Norfolk	\$ 56,472	\$ 145,075	\$ 2,070	3.7%	\$ 1,018	\$ 3,088	5.5%	high
Sudbury	\$ 57,353	\$ 121,671	\$ 2,306	4.0%	\$ 850	\$ 3,156	5.5%	high
Cornwall	\$ 44,634	\$ 98,084	\$ 1,964	4.4%	\$ 511	\$ 2,475	5.5%	high
King	\$ 89,466	\$ 386,416	\$ 4,224	4.7%	\$ 754	\$ 4,978	5.6%	high
Fort Erie	\$ 53,721	\$ 127,519	\$ 2,030	3.8%	\$ 967	\$ 2,998	5.6%	high
Peterborough	\$ 50,281	\$ 140,096	\$ 2,205	4.4%	\$ 613	\$ 2,817	5.6%	high
Welland	\$ 55,917	\$ 121,754	\$ 2,302	4.1%	\$ 847	\$ 3,149	5.6%	high
Hamilton	\$ 60,354	\$ 166,783	\$ 2,847	4.7%	\$ 566	\$ 3,413	5.7%	high
Niagara-on-the-Lake	\$ 66,200	\$ 247,634	\$ 3,075	4.6%	\$ 759	\$ 3,834	5.8%	high
Collingwood	\$ 53,224	\$ 168,474	\$ 2,295	4.3%	\$ 794	\$ 3,088	5.8%	high
Port Colborne	\$ 52,295	\$ 123,012	\$ 2,261	4.3%	\$ 898	\$ 3,159	6.0%	high
Kawartha Lakes	\$ 54,259	\$ 149,399	\$ 2,203	4.1%	\$ 1,211	\$ 3,413	6.3%	high
Wainfleet	\$ 57,259	\$ 167,850	\$ 2,910	5.1%	N/A	N/A	N/A	high
Average	\$ 65,864	\$ 187,816	\$ 2,520	3.9%	\$ 613	\$ 3,127	4.8%	
Median	\$ 60,453	\$ 168,162	\$ 2,416	3.8%	\$ 576	\$ 3,088	4.8%	
Min	\$ 44,634	\$ 98,084	\$ 1,550	2.8%	\$ 297	\$ 2,164	3.6%	
Max	\$ 94,824	\$ 386,416	\$ 4,224	5.1%	\$ 1,211	\$ 4,978	6.3%	

Economic Development Programs

- *A summary was completed on programs that municipalities have implemented to promote economic development. This included a review of the following:*
 - *Municipal Land Assembly & Industrial Land Prices*
 - *Business Incubators*
 - *Business Retention & Expansion Programs*
 - *Downtown/Area Specific Programs*
 - *Heritage Programs*
 - *Brownfield Redevelopment*
 - *Development Charge Exemptions, Credits*

- *Municipal Land Assembly—approximately 50% of the municipalities surveyed have municipal industrial lands. These were typically seen in municipalities with populations in excess of 40,000—the value of land per acre averaged between \$95,000-\$126,000*
- *Business Incubators—8 municipalities indicated that they operate a business incubator centres. A number of these municipalities provide the services in conjunction with the University. Examples include Kingston, London, Peterborough and Kitchener-Waterloo*
- *Business Retention and Expansion Programs—the majority of the municipalities surveyed provide programs to retain existing business and attract new businesses. These include company visitation programs, seminars, ambassador programs, business enterprise centres, partnership funds, entrepreneurship centres, recruitment programs, marketing alliances, venture centres and cluster marketing*
- *Downtown/Area Specific Programs—Programs include interest free loans, business incentive programs, waiving of fees, grants, tax incremental waiver programs, façade programs and tax rebates. Hamilton, London, Cambridge, Oshawa, Kitchener and Waterloo have numerous proactive programs to encourage economic redevelopment, particularly targeted to their downtown cores.*
- *Brownfield Redevelopment—several municipalities have developed and implemented their Brownfield programs. These include Cambridge, Guelph, Brantford, Hamilton*

Introduction

Introduction

BMA Management Consulting Inc. completed a municipal study on behalf of participating Ontario municipalities. The study includes 66 Ontario municipalities in 2004, (61 municipalities in 2003, 54 municipalities in 2002 and 44 in 2001).

The analysis was completed using the most recent information available as provided by the participating municipalities including:

- *2004 current value assessment - as provided by MPAC*
- *2004 tax policies—as provided from municipal by-laws*
- *2004 development charges—as provided by the municipalities*
- *2004 water/sewer rates—as provided by the municipalities*
- *2003 FIRs (as available) - as provided by the municipalities*
- *2004 User Fees—as provided by the municipalities*

In addition, the participating municipalities were surveyed to identify the existing economic development programs that are currently used to promote growth in each jurisdiction.

The study includes:

- *Municipalities ranging in size from 6,500 to 2.6 million*
- *Two tier and single tier municipalities*
- *Municipalities from all geographical areas of Ontario*

To facilitate the analysis, given the extensive and diverse database, the information can also be accessed in a database format. This provides the participating municipalities with the ability to select only those municipalities that are of interest and to focus on specific areas. The database can be accessed from the BMA Management Consulting website:

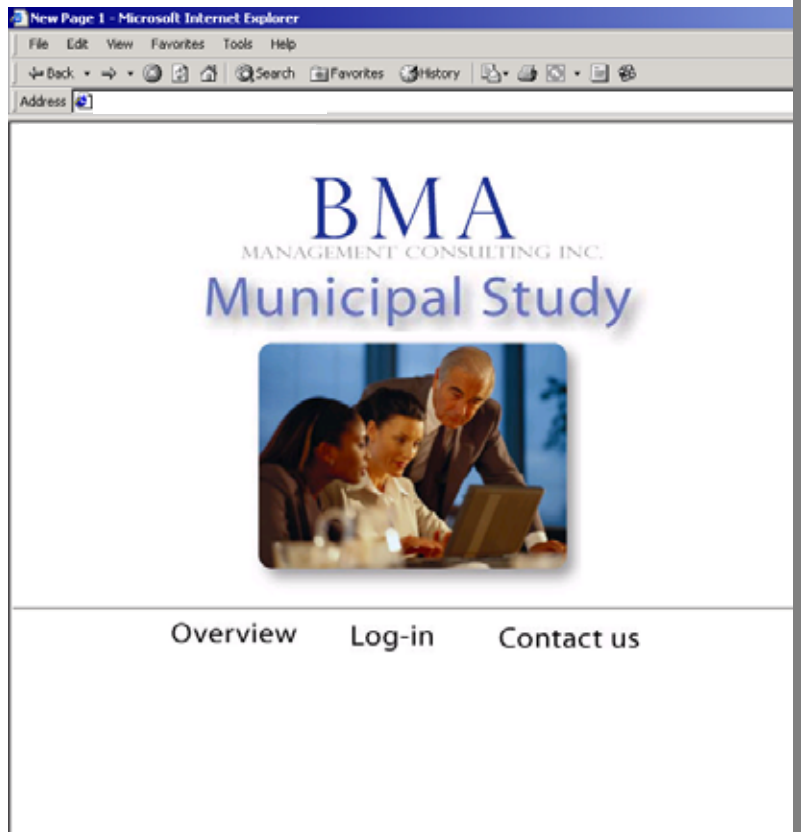
www.bmaconsult.com

Information from 2001—2004 is available and can be downloaded to allow municipalities the ability to track their progress over time and to focus their analysis. The database will be updated annually and new sections will be added based on the feedback from the participating municipalities.

For more information please feel free to contact:

*BMA Management Consulting Inc.
139 Markland St., Hamilton, L8P 2K3
Phone (905) 528-3206
Fax (905) 528-3210
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Municipal Study Database



Municipality	2001 Population
Ajax	73,753
Aurora	40,167
Barrie	103,710
Brampton	325,428
Brantford	86,417
Brockville	21,375
Burlington	150,836
Caledon	50,595
Cambridge	110,372
Chatham-Kent	107,341
Collingwood	16,039
Cornwall	45,640
East Gwillimbury	20,555
Fort Erie	28,143
Georgetown	39,263

Why Participate in a Study?

The study identifies both key quantifiable indicators and selective environmental factors that should be considered as part of a comprehensive evaluation of a local municipality's financial condition. Use of the study over a number of years provides trends to allow decision makers to monitor selected indicators over time. Trend analysis helps to provide interpretative context. Additional context can come from comparing a municipality's own experience with the experience of other municipalities. While the study includes 66 municipalities, it is recommended that the users take advantage of the online database to focus on similar municipalities.

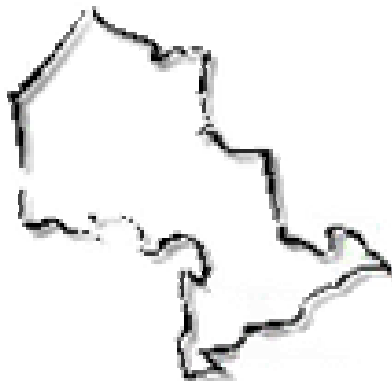
Decisions can only be as sound as the information upon which they are based. Therefore, a municipality's financial condition must be continually monitored and regularly evaluated to help ensure decisions are fully informed and financially responsible.

Many of the analytic techniques included in the report, mirror approaches used by credit rating agencies and also used by the International City County Management Association (ICMA). The information contained in this report can help local municipalities analyze and interpret financial, economic and demographic trends. Trend analysis is critical in truly understanding and evaluating financial condition and provide an early warning signal of potential or emerging financial problems.

It is anticipated that the consolidation of the financial and economic indicators contained in the Municipal Study will achieve the following goals and objectives:

- To help municipal decision-makers in assessing market conditions
- To understand the unique characteristics of each municipality
- To understand the relationship between various controllable and uncontrollable factors in addressing a municipality's competitive opportunities and challenges
- To develop a database of material that can be updated in future years to assess progress and establish targets
- To assist in aligning municipal decisions in property taxation with other economic development programs and initiatives
- To assist municipalities in developing a long term strategy for property taxation to achieve municipal competitive objectives in targeted property classes
- To create a baseline source of information that will assist municipalities in addressing specific areas of concern and gain a better understanding of how other municipalities have addressed similar concerns
- To understand the impact of reassessment and tax policies
- To identify areas that may require further review (e.g. service levels, user fees, service delivery)

Clients Participating in Study



BMA Management Consulting Inc. contact municipalities on an annual basis to solicit interest in participating in the study. Information is compiled with the assistance of the participating municipalities and analyzed by BMA.

In some cases, the client is an upper tier municipality such as the Regions of Halton, Waterloo and Niagara, while in others, the client is the local municipality or is a single tier municipality.

The following lists the clients participating in the 2004 study.

<i>Town of Aurora</i>	<i>Norfolk County</i>
<i>City of Barrie</i>	<i>City of North Bay</i>
<i>City of Brampton</i>	<i>Town of Orangeville</i>
<i>City of Brantford</i>	<i>City of Orillia</i>
<i>Town of Caledon</i>	<i>City of Oshawa</i>
<i>Chatham-Kent</i>	<i>City of Ottawa</i>
<i>Municipality of Clarington</i>	<i>City of Peterborough</i>
<i>Town of Cobourg</i>	<i>City of Pickering</i>
<i>Town of Collingwood</i>	<i>Town of Richmond Hill</i>
<i>City of Cornwall</i>	<i>City of Sarnia</i>
<i>Town of East Gwillimbury</i>	<i>City of St. Thomas</i>
<i>Town of Georgina</i>	<i>City of Stratford</i>
<i>City of Guelph</i>	<i>Southern Georgian Bay</i>
<i>Region of Halton</i>	<i>Greater Sudbury</i>
<i>City of Hamilton</i>	<i>City of Thunder Bay</i>
<i>Kawartha Lakes</i>	<i>City of Timmins</i>
<i>Township of King</i>	<i>City of Toronto</i>
<i>City of Kingston</i>	<i>City of Vaughan</i>
<i>Municipality of Leamington</i>	<i>Town of Wasaga Beach</i>
<i>City of London</i>	<i>Region of Waterloo</i>
<i>Town of Markham</i>	<i>Town of Whitby</i>
<i>City of Mississauga</i>	<i>Town of Whitchurch-Stouffville</i>
<i>Town of Newmarket</i>	<i>City of Windsor</i>
<i>Region of Niagara</i>	

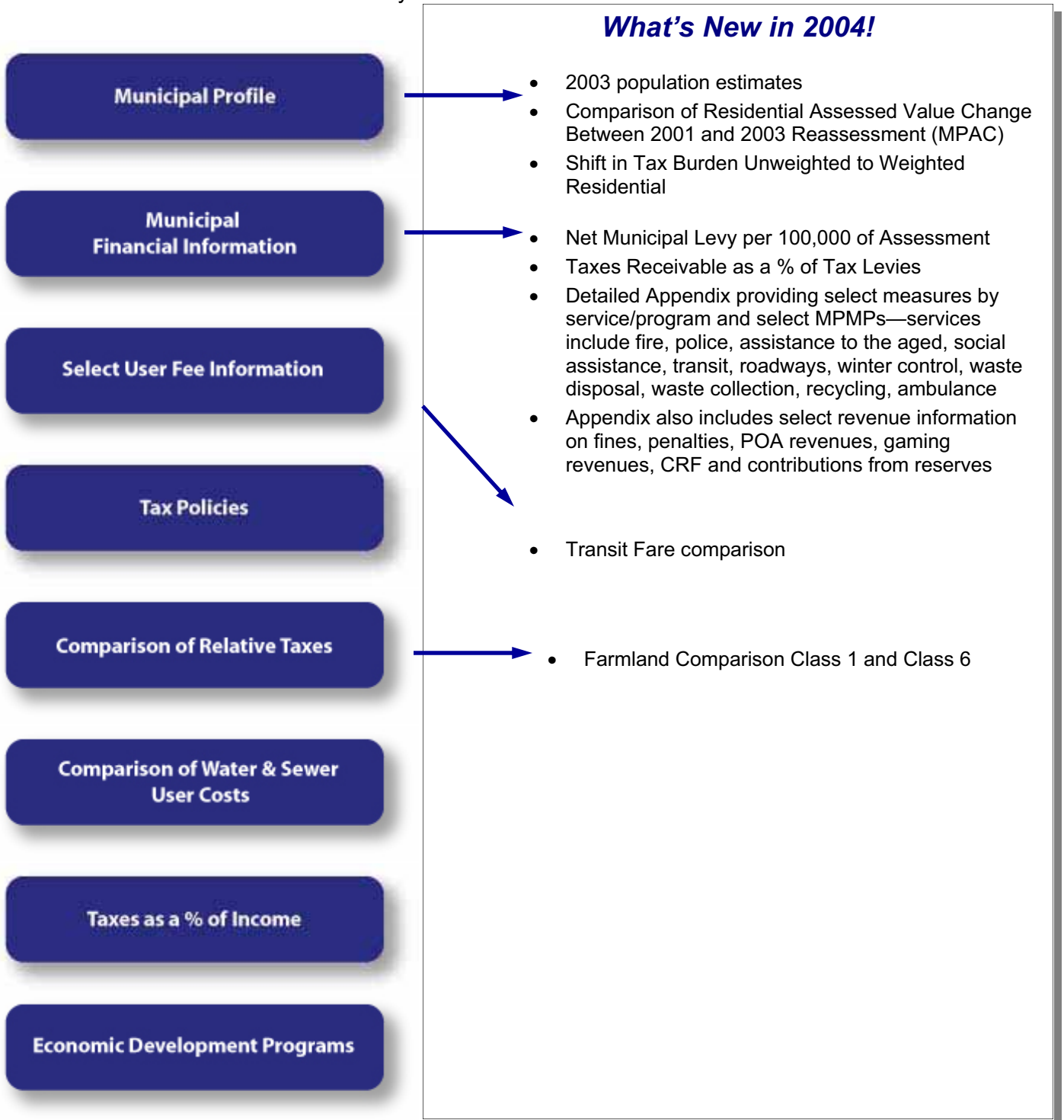
Municipalities Represented in the Study

Given that some of the participating municipalities were Regions, the following list represents the 66 municipalities included in the 2004 study.

- Aurora
- Barrie
- Brampton
- Brantford
- Burlington
- Caledon
- Cambridge
- Chatham-Kent
- Clarington
- Cobourg
- Collingwood
- Cornwall
- East Gwillimbury
- Fort Erie
- Georgina
- Grimsby
- Guelph
- Halton Hills
- Hamilton
- Kawartha Lakes
- King
- Kingston
- Kitchener
- Leamington
- Lincoln
- London
- Markham
- Midland
- Milton
- Mississauga
- Newmarket
- Niagara Falls
- Niagara-on-the-Lake
- Norfolk
- North Bay
- Oakville
- Orillia
- Orangeville
- Oshawa
- Ottawa
- Pelham
- Penetanguishene
- Peterborough
- Pickering
- Port Colborne
- Richmond Hill
- Sarnia
- St. Catharines
- St. Thomas
- Stratford
- Sudbury
- Tay
- Thorold
- Thunder Bay
- Timmins
- Tiny
- Toronto
- Vaughan
- Wainfleet
- Wasaga Beach
- Waterloo
- Welland
- West Lincoln
- Whitby
- Whitchurch-Stouffville
- Windsor

Report Structure

The report has been divided into sections and has been designed to provide the reader with content in a user-friendly format. In addition to information presented in the 2002 study, new sections have been added to the study.



Municipal Profile



Municipal Profile

The ***Municipal Profile*** section of the report includes the following information to assist municipalities in understanding some basic facts about each municipality included in the study.

- ***Population Statistics (1991-2003)***
- ***Density and Land Area***
- ***Summary of Municipal Tier (Governance) and Location***
- ***Assessment Per Capita***
- ***Change in Assessment Between 2003 and 2004***
- ***Residential Current Value Assessment Change Between 2001-2003 (Reported by MPAC)***
- ***Assessment Composition By Class***
- ***Consolidated Unweighted Assessment (Residential vs. Non-Residential)***
- ***Shift in Tax Burden—Unweighted to Weighted Residential Assessment***
- ***Building Permit Values/Activity***

Statistics Canada information was used as the source for population, density and land area. Municipalities participating in the study provided assessment information and building permit activity. The Ministry of Municipal Affairs and Housing classifies municipalities as Upper Tier, Lower Tier or Single Tier as well as the general geographic location in Ontario.



Population Statistics

The following table provides an overview of the 1991, 1996 and the 2001 population of each municipality included in the study. In addition, an estimated population for each municipality has been calculated by Stats. Canada. The 2003 estimated populations will be used to analyze the assessment per capita and the municipal net levy expenditures per capita. The table is sorted from highest to lowest based on the 2003 populations.

The study includes a good cross section of Ontario municipalities including:

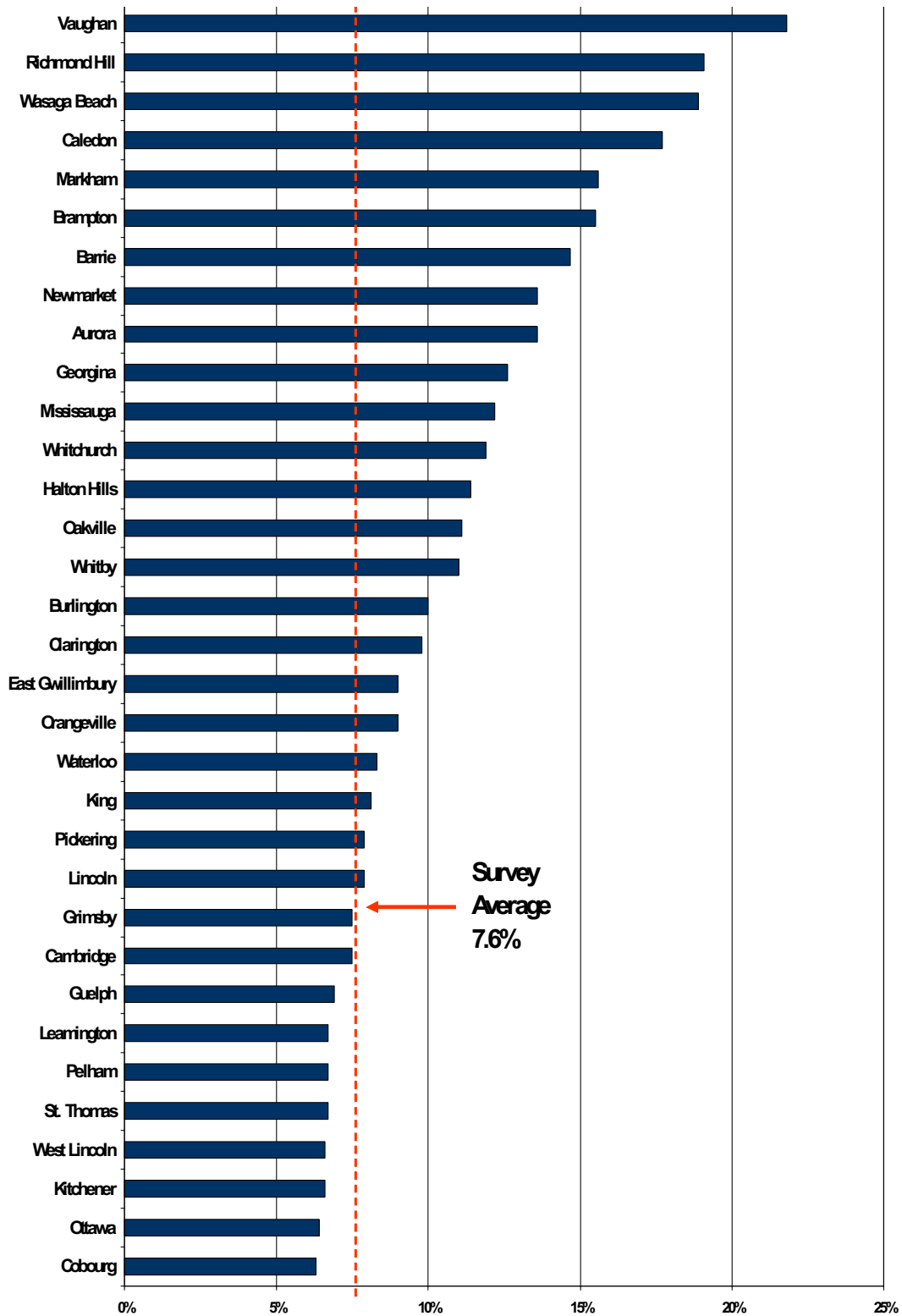
Number of Municipalities	Populations
22	100,000 or greater
15	Between 50,000 and 100,000
16	Between 20,000 and 49,999
13	Less than 20,000
66	Total

Municipality	Est. Stats						
	1991 Population	1996 Population	2001 Population	Canada 2003 Population	% Change 1991-1996	% Change 1996-2001	% Change 2001 - 2003
Toronto	2,275,771	2,385,421	2,481,494	2,611,661	4.8%	4.0%	5.2%
1 Ottawa	678,137	721,136	774,072	823,608	6.3%	7.3%	6.4%
Mississauga	463,388	544,382	612,925	687,437	17.5%	12.6%	12.2%
1 Hamilton	451,665	467,799	490,268	516,776	3.6%	4.8%	5.4%
Brampton	234,445	268,251	325,428	375,956	14.4%	21.3%	15.5%
London	311,620	325,646	336,539	355,169	4.5%	3.3%	5.5%
Markham	153,811	173,383	208,615	241,127	12.7%	20.3%	15.6%
Vaughan	111,359	132,549	182,022	221,709	19.0%	37.3%	21.8%
Windsor	191,435	197,694	208,402	221,091	3.3%	5.4%	6.1%
Kitchener	168,282	178,420	190,399	202,923	6.0%	6.7%	6.6%
Burlington	129,575	136,976	150,836	165,965	5.7%	10.1%	10.0%
Oakville	114,670	128,405	144,738	160,765	12.0%	12.7%	11.1%
1 Sudbury	161,210	164,049	155,219	160,113	1.8%	-5.4%	3.2%
Richmond Hill	80,142	101,725	132,030	157,241	26.9%	29.8%	19.1%
Oshawa	129,344	134,364	139,051	146,206	3.9%	3.5%	5.1%
St. Catharines	129,300	130,926	129,170	133,546	1.3%	-1.3%	3.4%
Kingston	107,835	112,605	114,195	120,848	4.4%	1.4%	5.8%
Barrie	62,728	79,191	103,710	118,950	26.2%	31.0%	14.7%
Cambridge	92,772	101,429	110,372	118,606	9.3%	8.8%	7.5%
Guelph	88,444	95,821	106,170	113,457	8.3%	10.8%	6.9%
Thunder Bay	113,946	113,662	109,016	111,710	-0.2%	-4.1%	2.5%
Chatham-Kent	109,943	109,650	107,341	109,714	-0.3%	-2.1%	2.2%
Whitby	61,281	73,794	87,413	97,065	20.4%	18.5%	11.0%
Pickering	68,631	78,989	87,139	94,032	15.1%	10.3%	7.9%
Waterloo	71,181	77,949	86,543	93,700	9.5%	11.0%	8.3%
Brantford	81,997	84,764	86,417	90,673	3.4%	2.0%	4.9%
Niagara Falls	75,399	76,917	78,815	82,734	2.0%	2.5%	5.0%
Clarington	49,479	60,615	69,815	76,664	22.5%	15.2%	9.8%
Peterborough	68,379	69,535	71,446	75,406	1.7%	2.7%	5.5%
Newmarket	45,474	57,125	65,788	74,699	25.6%	15.2%	13.5%
Sarnia	74,167	72,738	70,876	73,930	-1.9%	-2.6%	4.3%
Kawartha Lakes		67,926	69,179	72,797	N/A	1.8%	5.2%
2 Norfolk	65,922	60,534	60,847	63,496	-8.2%	0.5%	4.4%
Caledon	34,965	39,893	50,595	59,566	14.1%	26.8%	17.7%
North Bay	55,405	54,332	52,771	54,378	-1.9%	-2.9%	3.0%
Halton Hills	36,816	42,390	48,184	53,668	15.1%	13.7%	11.4%
Welland	47,914	48,411	48,402	50,307	1.0%	0.0%	3.9%
Cornwall	47,137	47,403	45,640	47,221	0.6%	-3.7%	3.5%
Aurora	29,454	34,857	40,167	45,633	18.3%	15.2%	13.6%
Georgina	29,746	34,777	39,263	44,223	16.9%	12.9%	12.6%
Timmins	47,461	47,499	43,686	43,742	0.1%	-8.0%	0.1%
St. Thomas	30,332	31,407	33,236	35,448	3.5%	5.8%	6.7%
Milton	32,075	32,104	31,471	33,056	0.1%	-2.0%	5.0%
Stratford	27,666	29,007	29,676	31,129	4.8%	2.3%	4.9%
Orillia	25,925	27,846	29,121	30,558	7.4%	4.6%	4.9%
Fort Erie	26,006	27,183	28,143	29,674	4.5%	3.5%	5.4%
Leamington		25,389	27,138	28,966	N/A	6.9%	6.7%
Orangeville	17,921	21,498	25,248	27,523	20.0%	17.4%	9.0%
Whitchurch-Stouffv	18,357	19,835	22,008	24,630	8.1%	11.0%	11.9%
Grimsby	18,520	19,585	21,297	22,904	5.8%	8.7%	7.5%
East Gwillimbury	18,367	19,770	20,555	22,410	7.6%	4.0%	9.0%
Lincoln	17,149	18,801	20,612	22,233	9.6%	9.6%	7.9%
King	18,121	18,223	18,533	20,033	0.6%	1.7%	8.1%
Port Colborne	18,766	18,451	18,450	19,188	-1.7%	0.0%	4.0%
Thorold	17,542	17,883	18,048	18,825	1.9%	0.9%	4.3%
Cobourg	15,079	16,185	17,172	18,262	7.3%	6.1%	6.3%
Collingwood	14,382	15,596	16,039	16,721	8.4%	2.8%	4.3%
3 Midland	14,485	16,347	16,214	16,660	12.9%	-0.8%	2.8%
Pelham	13,328	14,343	15,272	16,292	7.6%	6.5%	6.7%
Wasaga Beach	6,457	8,698	12,419	14,768	34.7%	42.8%	18.9%
Niagara-on-the-Lak	12,945	13,238	13,839	14,656	2.3%	4.5%	5.9%
West Lincoln	10,864	11,513	12,268	13,080	6.0%	6.6%	6.6%
3 Tay	10,410	9,044	9,162	9,491	-13.1%	1.3%	3.6%
Tiny	8,168	8,644	9,035	9,483	5.8%	4.5%	5.0%
3 Penetanguishene	6,862	7,900	8,316	8,748	15.1%	5.3%	5.2%
Wainfleet	6,203	6,253	6,258	6,510	0.8%	0.1%	4.0%
Total		8,388,675	8,994,528	9,679,760	N/A	7.2%	7.6%
Provincial		10,753,000	11,410,046	12,238,300		6.1%	7.3%
% of Provincial population in Study			79%	79%			

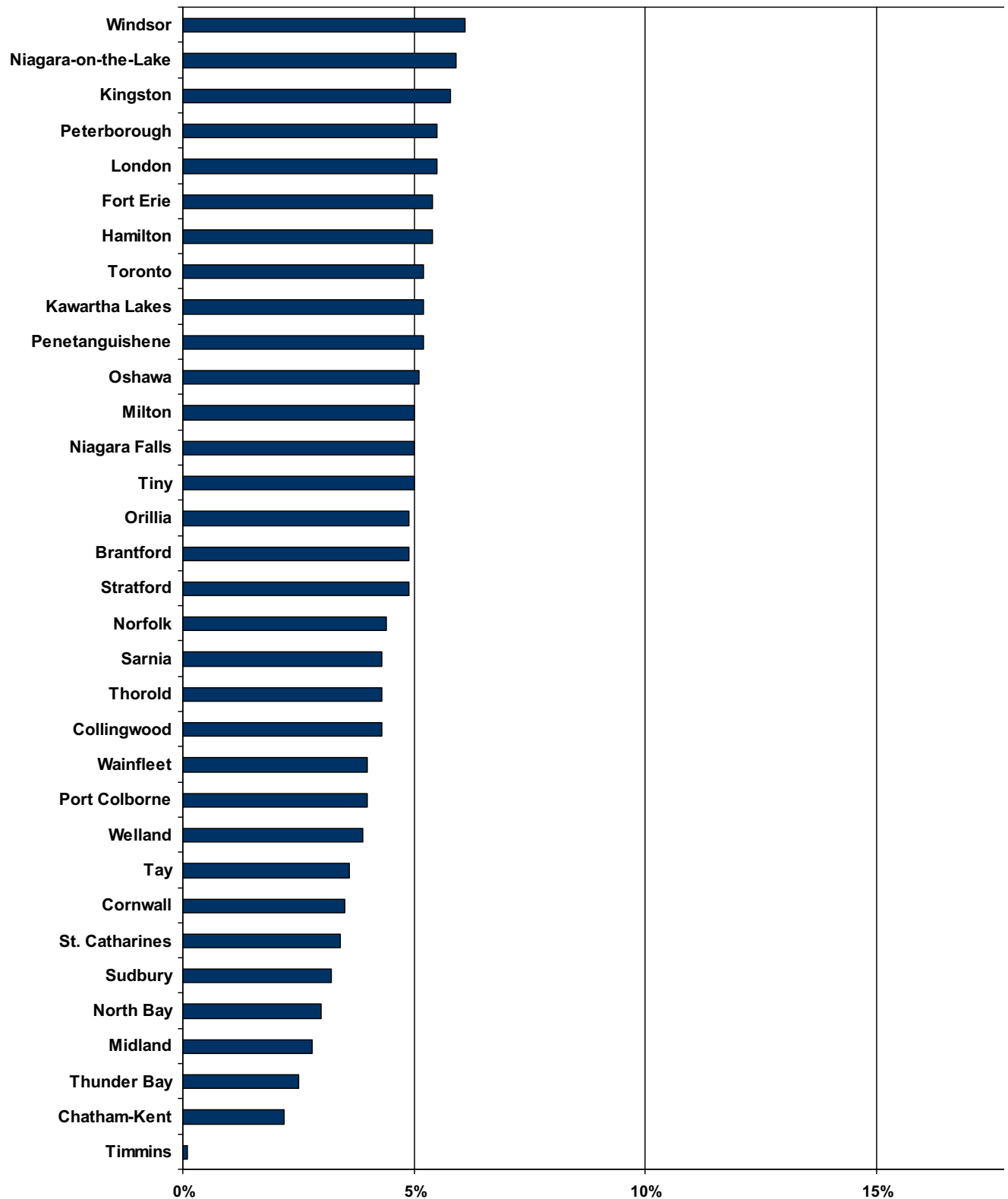
Notes

1. These municipalities have been restated for 1991 and 1996 to reflect the boundaries as of 2001
2. Norfolk, due to the splitting of Nanticoke is based on an estimate provided by Norfolk County for 1996
3. The 1991 populations were not included due to a change in the boundaries

Population Statistics (% change in population between 2001-2003)



Population Statistics (% change in population between 2001-2003)



Trends and Observations - Population Statistics

- The municipalities in the survey represent approximately 79% of the Ontario population

High Growth Municipalities

- Municipalities surrounding the City of Toronto have experienced the largest population growth
- The table to the right reflects the municipalities that experienced an increase of 10% or greater in population between 2001 and 2003:
 - 14 of the top 16 growth municipalities are in the GTA
 - The remaining 2 top growth municipalities are in the County of Simcoe (Wasaga Beach and Barrie)
 - As shown, all of the top 16 growth municipalities are geographically located in Central Ontario (as defined by the Ministry of Municipal Affairs and Housing)

Municipality	% Change 2001 - 2003	Geographic Location
Vaughan	21.8%	Central
Richmond Hill	19.1%	Central
Wasaga Beach	18.9%	Central
Caledon	17.7%	Central
Markham	15.6%	Central
Brampton	15.5%	Central
Barrie	14.7%	Central
Aurora	13.6%	Central
Newmarket	13.5%	Central
Georgina	12.6%	Central
Mississauga	12.2%	Central
Whitchurch	11.9%	Central
Halton Hills	11.4%	Central
Oakville	11.1%	Central
Whitby	11.0%	Central
Burlington	10.0%	Central

Slow Growth Municipalities

Municipality	% Change 2001 - 2003	Geographic Location
Orillia	4.9%	Central
Brantford	4.9%	Southwest
Stratford	4.9%	Southwest
Norfolk	4.4%	Southwest
Sarnia	4.3%	Southwest
Thorold	4.3%	Central
Collingwood	4.3%	Central
Wainfleet	4.0%	Central
Port Colborne	4.0%	Central
Welland	3.9%	Central
Tay	3.6%	Central
Cornwall	3.5%	East
St. Catharines	3.4%	Central
Sudbury	3.2%	Northeast
North Bay	3.0%	Northeast
Midland	2.8%	Central
Thunder Bay	2.5%	Northwest
Chatham-Kent	2.2%	Southwest
Timmins	0.1%	Northeast

The table to the left reflects those municipalities that experienced population increases of less than 5% between 2001 and 2003.

Municipalities in the study that are in the geographic area identified as North experienced some of the slowest growths in the survey. This includes Timmins, Thunder Bay, North Bay and Sudbury.

A number of the municipalities in Southwestern Ontario experienced slower than average growth including Chatham-Kent, Sarnia, Norfolk, Stratford and Brantford.

There were several municipalities in the Region of Niagara that also experienced lower than average growth including St. Catharines, Welland, Port Colborne, Thorold and Wainfleet.

Land Area and Density

One of the local conditions that affect the cost of municipal goods and services is the population density within the community. Some communities have compact boundaries and high population density, making the provision of public services such as street maintenance, fire and police protection typically less costly per household. As stated by the ICMA in their publication "Evaluating Financial Condition," the cost function can take on a U shape when population becomes extremely high. The reason is probably that densely populated central cities often bear the burden of social problems that may make the per-person costs of government high.

There is a significant degree of variability across the survey in terms of land area and density.

The following table summarizes the largest 10 municipalities in the study in terms of land area:

Municipality	2003 Stats Canada Estimated Population	Land Area (Square Km)	Population Density per Sq. Kilometre
Sudbury	160,113	3,354	48
Kawartha Lakes	72,797	3,059	24
Timmins	43,742	2,962	15
Ottawa	823,608	2,779	296
Chatham-Kent	109,714	2,458	45
Norfolk	63,496	1,607	40
Hamilton	516,776	1,117	463
Caledon	59,566	687	87
Toronto	2,611,661	630	4,146
Clarington	76,664	611	125

As shown above, with the exception of Toronto, municipalities with the largest land areas have below average density per square kilometre (699).

The table to the right is sorted by population density per sq.km. Density ranges from a high of 4,146 in the City of Toronto to a low of 15 in Timmins. This means that for every square kilometre, the City of Timmins has 15 residents compared with the City of Toronto that has 4,146. The City of Timmins has the third largest land area in the survey but the lowest density.

Municipality	2003 Stats Canada Estimated Population	Land Area (Square Km)	Population Density per Sq. Kilometre
Timmins	43,742	2,962	15
Kawartha Lakes	72,797	3,059	24
Tiny	9,483	343	28
Wainfleet	6,510	217	30
West Lincoln	13,080	388	34
Norfolk	63,496	1,607	40
Chatham-Kent	109,714	2,458	45
Sudbury	160,113	3,354	48
King	20,033	333	60
Tay	9,491	139	68
Caledon	59,566	687	87
Milton	33,056	366	90
East Gwillimbury	22,410	245	91
Niagara-on-the-Lake	14,656	134	110
Leamington	28,966	263	110
Whitchurch-Stouffville	24,630	207	119
Clarington	76,664	611	125
Pelham	16,292	126	129
Lincoln	22,233	163	137
Georgina	44,223	288	154
Port Colborne	19,188	123	156
North Bay	54,378	315	173
Fort Erie	29,674	167	177
Halton Hills	53,668	276	194
Thorold	18,825	85	222
Wasaga Beach	14,768	59	252
Kingston	120,848	450	268
Ottawa	823,608	2,779	296
Grimsby	22,904	69	332
Thunder Bay	111,710	329	340
Penetanguishene	8,748	25	344
Niagara Falls	82,734	210	394
Pickering	94,032	232	406
Sarnia	73,930	165	449
Hamilton	516,776	1,117	463
Collingwood	16,721	33	500
Midland	16,660	29	573
Welland	50,307	83	603
Whitby	97,065	147	663
Cornwall	47,221	62	764
Vaughan	221,709	274	811
Cobourg	18,262	22	815
London	355,169	422	842
Burlington	165,965	186	894
Aurora	45,633	50	920
Oshawa	146,206	146	1,004
Cambridge	118,606	113	1,051
Orillia	30,558	29	1,068
St. Thomas	35,448	32	1,101
Markham	241,127	213	1,135
Oakville	160,765	139	1,161
Brantford	90,673	72	1,267
Peterborough	75,406	59	1,287
Guelph	113,457	87	1,309
St. Catharines	133,546	97	1,375
Brampton	375,956	267	1,411
Stratford	31,129	22	1,421
Waterloo	93,700	64	1,462
Kitchener	202,923	137	1,483
Barrie	118,950	77	1,545
Richmond Hill	157,241	101	1,559
Orangeville	27,523	16	1,768
Windsor	221,091	121	1,833
Newmarket	74,699	38	1,962
Mississauga	687,437	288	2,383
Toronto	2,611,661	630	4,146
Low		16	15
High		3,354	4,146
Average		430	699

Assessment Per Capita

Assessment per capita statistics have been compared to provide an indication of the “richness” of assessment base in each municipality. This measure is important in understanding the relationship to tax rates. The table on page 15 provides the assessment per capita using unweighted and weighted assessment. The table has been sorted from highest to lowest assessment per capita (unweighted).

Trends and Observations - Assessment Per Capita

Assessment is important because municipalities depend largely on the property tax base for a substantial portion of their revenue.

- There is a wide range of assessment per capita values (unweighted) across the survey (41,000 -194,000), with an average and median assessment per capita of 82,066 and 72,588 respectively
- With the exception of Ottawa, all municipalities, with high assessments per capita are located in Central Ontario
- 17 of 22 municipalities ranked as high assessment per capita are within the GTA—this provides an indication of the “richness of the assessment base”
- The 5 remaining municipalities with the highest assessment per capita are located in tourist destinations that may have a seasonal resident base that are not reflected in Stats Canada population figures, distorting the assessment per capita figure. Examples include Wasaga Beach and Collingwood
- As will be shown in the “like” property comparisons, assessment per capita is a reasonably good predictor of relative property values across the survey - i.e. municipalities with higher assessments per capita tend to have properties valued higher than their counterparts in other jurisdictions
- Municipalities with lower assessment per capita values typically have higher tax ratios. The exception to this is the City of Toronto, where the tax ratios are the highest in the survey for Multi-Residential, Commercial and Industrial properties. This contributes to the City having the lowest residential tax rate in the survey
- The City of Cornwall, which is the most eastern municipality in the survey has the lowest unweighted assessment per capita. This contributes to the City having one of the highest residential tax rates
- Northern municipalities such as Timmins, Sudbury, North Bay and Thunder Bay have low assessment bases upon which to fund municipal services
- Caledon, Georgina, Tiny, Tay, Whitchurch-Stouffville, Kawartha Lakes, Chatham-Kent, East Gwillimbury, West Lincoln, King, Wainfleet, Leamington and Norfolk have reductions in their weighted assessment per capita values compared to unweighted assessment as a result of a relatively large share of farmland properties

Taxable Assessment Per Capita (sorted by unweighted assessment per capita)

Municipality	2004		Change %	Relative Position
	Unweighted CVA/Capita	Weighted CVA/Capita		
Tiny	\$ 193,807	190,243	-1.8%	high
Milton	\$ 147,294	166,158	12.8%	high
King	\$ 147,201	138,939	-5.6%	high
Vaughan	\$ 141,694	148,561	4.8%	high
Niagara-on-the-Lake	\$ 136,142	142,311	4.5%	high
Oakville	\$ 126,717	142,516	12.5%	high
Whitchurch-Stouffville	\$ 124,637	123,271	-1.1%	high
Markham	\$ 120,417	124,572	3.5%	high
Richmond Hill	\$ 117,947	120,394	2.1%	high
Caledon	\$ 113,415	113,074	-0.3%	high
Aurora	\$ 108,665	110,888	2.0%	high
Wasaga Beach	\$ 107,946	109,230	1.2%	high
Collingwood	\$ 105,440	112,025	6.2%	high
Toronto	\$ 104,929	191,590	82.6%	high
Burlington	\$ 103,753	120,774	16.4%	high
Mississauga	\$ 100,410	113,375	12.9%	high
East Gwillimbury	\$ 100,184	96,679	-3.5%	high
Halton Hills	\$ 94,919	100,790	6.2%	high
Newmarket	\$ 91,757	94,939	3.5%	high
Whitby	\$ 89,116	97,870	9.8%	high
Ottawa	\$ 86,855	110,882	27.7%	high
Pickering	\$ 86,253	92,844	7.6%	high
Kawartha Lakes	\$ 85,230	84,111	-1.3%	mid
Waterloo	\$ 85,198	104,862	23.1%	mid
Brampton	\$ 84,287	91,268	8.3%	mid
Wainfleet	\$ 80,007	74,930	-6.3%	mid
Pelham	\$ 76,064	76,642	0.8%	mid
Guelph	\$ 75,757	95,693	26.3%	mid
Georgina	\$ 75,533	74,885	-0.9%	mid
Grimsby	\$ 75,159	80,166	6.7%	mid
Barrie	\$ 74,203	79,144	6.7%	mid
Clarington	\$ 74,203	77,800	4.8%	mid
Fort Erie	\$ 73,376	82,339	12.2%	mid
Lincoln	\$ 71,799	73,684	2.6%	mid
Tay	\$ 70,445	69,633	-1.2%	mid
Leamington	\$ 68,806	64,274	-6.6%	mid
Niagara Falls	\$ 68,531	84,279	23.0%	mid
Chatham-Kent	\$ 68,497	63,741	-6.9%	mid
Cambridge	\$ 68,374	87,776	28.4%	mid
Midland	\$ 68,310	74,914	9.7%	mid
Norfolk	\$ 67,934	62,222	-8.4%	mid
Orangeville	\$ 66,776	74,469	11.5%	mid
Cobourg	\$ 66,277	78,474	18.4%	mid
Orillia	\$ 66,211	78,238	18.2%	mid
Stratford	\$ 65,547	85,688	30.7%	low
Oshawa	\$ 65,541	77,515	18.3%	low
Kingston	\$ 64,264	80,270	24.9%	low
West Lincoln	\$ 64,145	60,784	-5.2%	low
Penetanguishene	\$ 64,144	67,159	4.7%	low
Hamilton	\$ 62,292	78,043	25.3%	low
Windsor	\$ 62,087	84,385	35.9%	low
Kitchener	\$ 61,195	78,139	27.7%	low
St. Catharines	\$ 60,775	71,410	17.5%	low
London	\$ 60,746	74,667	22.9%	low
Sarnia	\$ 60,135	75,008	24.7%	low
Thorold	\$ 59,954	73,502	22.6%	low
Port Colborne	\$ 59,878	70,914	18.4%	low
Peterborough	\$ 58,458	71,787	22.8%	low
Brantford	\$ 53,364	69,979	31.1%	low
North Bay	\$ 52,036	64,365	23.7%	low
Thunder Bay	\$ 51,095	66,344	29.8%	low
Welland	\$ 49,706	58,882	18.5%	low
St. Thomas	\$ 48,796	62,207	27.5%	low
Sudbury	\$ 46,063	55,897	21.3%	low
Timmins	\$ 43,996	55,677	26.5%	low
Cornwall	\$ 41,673	56,028	34.4%	low
Average	\$ 82,066	\$ 91,426	11.4%	
Median	\$ 72,588	\$ 79,655	9.7%	

The majority of the municipalities with a rich assessment base are located in the GTA

Lowest assessment per capita of unweighted assessment

All northern municipalities have lower than average assessment per capita

Note: using 2003 population statistics (Stats Canada) estimates

Municipality	2003 Unweighted CVA Per capita (Revised Note)	2004 Unweighted CVA Per Capita	CVA Change 2003-2004
Sudbury	\$ 44,470	\$ 46,063	3.6%
Timmins	\$ 42,293	\$ 43,996	4.0%
Welland	\$ 46,868	\$ 49,706	6.1%
Orangeville	\$ 62,876	\$ 66,776	6.2%
Norfolk	\$ 63,951	\$ 67,934	6.2%
Fort Erie	\$ 69,023	\$ 73,376	6.3%
Wainfleet	\$ 75,236	\$ 80,007	6.3%
Chatham-Kent	\$ 64,216	\$ 68,497	6.7%
Lincoln	\$ 67,307	\$ 71,799	6.7%
Niagara Falls	\$ 64,142	\$ 68,531	6.8%
Pelham	\$ 70,951	\$ 76,064	7.2%
North Bay	\$ 48,397	\$ 52,036	7.5%
West Lincoln	\$ 59,355	\$ 64,145	8.1%
Thorold	\$ 55,279	\$ 59,954	8.5%
Whitchurch-Stouffville	\$ 114,905	\$ 124,637	8.5%
St. Catharines	\$ 56,017	\$ 60,775	8.5%
Cornwall	\$ 38,369	\$ 41,673	8.6%
Windsor	\$ 57,013	\$ 62,087	8.9%
Hamilton	\$ 57,170	\$ 62,292	9.0%
Guelph	\$ 69,142	\$ 75,757	9.6%
London	\$ 55,419	\$ 60,746	9.6%
Brantford	\$ 48,664	\$ 53,364	9.7%
Cobourg	\$ 60,396	\$ 66,277	9.7%
Vaughan	\$ 129,100	\$ 141,694	9.8%
Caledon	\$ 103,291	\$ 113,415	9.8%
Barrie	\$ 67,185	\$ 74,203	10.4%
Cambridge	\$ 61,831	\$ 68,374	10.6%
Peterborough	\$ 52,597	\$ 58,458	11.1%
Niagara-on-the-Lake	\$ 122,306	\$ 136,142	11.3%
Georgina	\$ 67,854	\$ 75,533	11.3%
Mississauga	\$ 90,107	\$ 100,410	11.4%
King	\$ 132,070	\$ 147,201	11.5%
Halton Hills	\$ 85,152	\$ 94,919	11.5%
Richmond Hill	\$ 105,449	\$ 117,947	11.9%
Sarnia	\$ 53,734	\$ 60,135	11.9%
Pickering	\$ 77,049	\$ 86,253	11.9%
Port Colborne	\$ 53,388	\$ 59,878	12.2%
Oshawa	\$ 58,421	\$ 65,541	12.2%
Grimsby	\$ 66,908	\$ 75,159	12.3%
Kawartha Lakes	\$ 75,805	\$ 85,230	12.4%
East Gwillimbury	\$ 89,034	\$ 100,184	12.5%
Kingston	\$ 56,956	\$ 64,264	12.8%
Kitchener	\$ 54,093	\$ 61,195	13.1%
Burlington	\$ 91,647	\$ 103,753	13.2%
Waterloo	\$ 75,236	\$ 85,198	13.2%
Brampton	\$ 74,303	\$ 84,287	13.4%
Toronto	\$ 92,431	\$ 104,929	13.5%
Tay	\$ 61,844	\$ 70,445	13.9%
Whitby	\$ 77,963	\$ 89,116	14.3%
Stratford	\$ 57,114	\$ 65,547	14.8%
Oakville	\$ 110,068	\$ 126,717	15.1%
Orillia	\$ 57,197	\$ 66,211	15.8%
Tiny	\$ 162,317	\$ 193,807	19.4%
Collingwood	\$ 87,756	\$ 105,440	20.2%
Midland	\$ 56,769	\$ 68,310	20.3%
Ottawa	\$ 71,957	\$ 86,855	20.7%
Penetanguishene	\$ 52,983	\$ 64,144	21.1%
Milton	\$ 118,852	\$ 147,294	23.9%
Newmarket	\$ 73,238	\$ 91,757	25.3%
Aurora	N/A	\$ 108,665	N/A
Clarington	N/A	\$ 74,203	N/A
Leamington	N/A	\$ 68,806	N/A
Markham	N/A	\$ 120,417	N/A
St. Thomas	N/A	\$ 48,796	N/A
Thunder Bay	N/A	\$ 51,095	N/A
Wasaga Beach	N/A	\$ 107,946	N/A
Average	\$ 73,143	\$ 82,066	11.6%
Median	\$ 66,908	\$ 72,588	11.3%

Change in Assessment Between 2003-2004

Communities experiencing population and economic growth are likely to experience short-run, per unit increases in property values. This is because in the short run, the house supply is fixed and the increase in demand created by growth will force prices up. Declining areas are more likely to see a decrease in the market value of properties or a slower than average increase in property values.

As shown on the following table, there is a significant range in the change in assessment between 2003 and 2004 (this was only available for municipalities that participated in the 2003 study as well). The change in assessment ranges from 3.6% in Sudbury up to 25.3% in Newmarket. The average change in assessment between 2003 and 2004 was 11.6%. This includes both changes in value as a result of reassessment as well as growth.

Note: The 2003 unweighted assessment has been updated from the 2003 Municipal Study to reflect 2002 population estimates that were not available for the completion of the study last year.

Residential Assessment Change Between the 2001 and 2003 (Reassessment)

The following reflects the 2004 unweighted assessment (shown earlier) with the percentage change in residential property values as indicated on the MPAC website. The table is sorted from highest to lowest change in residential assessment values. This provides an indication of the extent to which property values in the Residential Class are changing in each municipality. There is typically a relationship between unweighted assessment per capita and the % change in residential assessed values between the 2001 and the 2003 reassessments.

Municipality	2004 Unweighted CVA/Capita	Residential % Change In Assessment 2001-2003	Geographical area (MMAH)
Ottawa	\$ 86,855	24.0%	East
Wasaga Beach	\$ 107,946	20.2%	Central
Collingwood	\$ 105,440	19.5%	Central
Tiny	\$ 193,807	19.4%	Central
Penetanguishene	\$ 64,144	18.7%	Central
Midland	\$ 68,310	18.3%	Central
Tay	\$ 70,445	17.2%	Central
Milton	\$ 147,294	17.1%	Central
Richmond Hill	\$ 117,947	16.6%	Central
Oakville	\$ 126,717	16.1%	Central
Orillia	\$ 66,211	16.0%	Central
Markham	\$ 120,417	15.4%	Central
Kawartha Lakes	\$ 85,230	15.4%	East
Kingston	\$ 64,264	15.4%	East
Vaughan	\$ 141,694	15.3%	Central
Newmarket	\$ 91,757	15.1%	Central
Burlington	\$ 103,753	14.9%	Central
Georgina	\$ 75,533	14.9%	Central
Aurora	\$ 108,665	14.1%	Central
Toronto	\$ 104,929	14.1%	Central
Sarnia	\$ 60,135	14.1%	Southwest
King	\$ 147,201	14.0%	Central
Kitchener	\$ 61,195	14.0%	Southwest
Mississauga	\$ 100,410	13.7%	Central
Pickering	\$ 86,253	13.7%	Central
East Gwillimbury	\$ 100,184	13.5%	Central
Waterloo	\$ 85,198	13.5%	Southwest
Caledon	\$ 113,415	13.4%	Central
Whitby	\$ 89,116	13.2%	Central
Oshawa	\$ 65,541	13.2%	Central
Cobourg	\$ 66,277	12.7%	East
Halton Hills	\$ 94,919	12.6%	Central
Clarington	\$ 74,203	12.6%	Central
Niagara-on-the-Lake	\$ 136,142	12.5%	Central
Peterborough	\$ 58,458	12.2%	East
Cambridge	\$ 68,374	12.0%	Southwest
Whitchurch-Stouffville	\$ 124,637	11.8%	Central
Grimsby	\$ 75,159	11.3%	Central
Brampton	\$ 84,287	11.2%	Central
Leamington	\$ 68,806	11.1%	Southwest
Barrie	\$ 74,203	11.0%	Central
Windsor	\$ 62,087	10.9%	Southwest
London	\$ 60,746	10.3%	Southwest
Guelph	\$ 75,757	10.0%	Southwest
Stratford	\$ 65,547	10.0%	Southwest
Thorold	\$ 59,954	9.6%	Central
Brantford	\$ 53,364	9.2%	Southwest
Hamilton	\$ 62,292	9.0%	Central
Cornwall	\$ 41,673	9.0%	East
Fort Erie	\$ 73,376	8.9%	Central
North Bay	\$ 52,036	8.9%	Northeast
St. Thomas	\$ 48,796	8.9%	Southwest
West Lincoln	\$ 64,145	8.6%	Central
Pelham	\$ 76,064	8.4%	Central
Lincoln	\$ 71,799	8.2%	Central
St. Catharines	\$ 60,775	8.0%	Central
Port Colborne	\$ 59,878	7.8%	Central
Niagara Falls	\$ 68,531	7.4%	Central
Norfolk	\$ 67,934	6.9%	Southwest
Orangeville	\$ 66,776	6.7%	Central
Wainfleet	\$ 80,007	5.7%	Central
Welland	\$ 49,706	5.5%	Central
Sudbury	\$ 46,063	3.0%	North East
Chatham-Kent	\$ 68,497	2.5%	Southwest
Timmins	\$ 43,996	1.4%	North East
Thunder Bay	\$ 51,095	1.0%	Northwest
Average	\$ 82,066	12.0%	
Median	\$ 72,588	12.6%	

Average
CVA/capita
\$103,000

Avg %
change 16.6%

Average
CVA/capita
\$83,000

Avg %
change 12.3%

Average
CVA/capita
\$61,000

Avg %
change 7.0%

**Assessment
Composition
(Unweighted)**

Municipality	Multi-						Managed
	Residential	Residential	Commercial	Industrial	Pipelines	Farmlands	Forests
Aurora	86.9%	1.3%	8.4%	2.9%	0.2%	0.2%	0.0%
Barrie	78.3%	4.0%	14.6%	2.9%	0.2%	0.0%	0.0%
Brampton	76.7%	3.4%	12.9%	6.4%	0.2%	0.3%	0.0%
Brantford	79.0%	4.5%	11.6%	4.4%	0.3%	0.1%	0.0%
Burlington	78.0%	4.5%	12.2%	4.7%	0.3%	0.3%	0.0%
Caledon	85.1%	0.3%	4.8%	4.6%	0.2%	4.4%	0.5%
Cambridge	76.1%	3.5%	12.6%	7.3%	0.3%	0.2%	0.0%
Chatham-Kent	58.5%	2.3%	8.3%	2.3%	0.9%	27.6%	0.0%
Clarington	85.6%	0.8%	5.3%	3.2%	0.6%	4.1%	0.3%
Cobourg	76.4%	4.4%	15.2%	3.6%	0.3%	0.1%	0.0%
Collingwood	83.2%	2.2%	10.9%	3.3%	0.2%	0.2%	0.0%
Cornwall	69.2%	5.8%	19.4%	5.1%	0.4%	0.1%	0.0%
East Gwillimbury	85.5%	0.4%	5.9%	1.7%	0.2%	6.0%	0.3%
Fort Erie	85.1%	1.3%	9.8%	2.3%	0.6%	0.9%	0.0%
Georgina	90.8%	1.2%	4.8%	0.5%	0.2%	2.2%	0.2%
Grimsby	89.0%	0.8%	6.3%	1.5%	0.3%	2.0%	0.0%
Guelph	78.6%	5.7%	10.3%	5.1%	0.2%	0.1%	0.0%
Halton Hills	87.2%	1.5%	5.7%	2.9%	0.2%	2.5%	0.1%
Hamilton	79.6%	5.3%	10.3%	2.6%	0.6%	1.6%	0.0%
Kawartha Lakes	85.5%	1.4%	5.0%	0.9%	0.1%	6.6%	0.5%
King	86.3%	0.2%	3.6%	0.8%	0.5%	8.1%	0.5%
Kingston	77.4%	6.7%	13.7%	1.3%	0.4%	0.4%	0.0%
Kitchener	76.4%	8.0%	12.6%	2.8%	0.0%	0.2%	0.0%
Leamington	66.4%	2.3%	9.2%	3.1%	0.6%	18.4%	0.0%
Lincoln	78.5%	0.6%	6.2%	2.9%	0.8%	11.1%	0.0%
London	76.8%	6.3%	13.9%	1.9%	0.3%	0.8%	0.0%
Markham	81.0%	0.8%	15.2%	2.6%	0.1%	0.2%	0.0%
Midland	74.0%	3.9%	17.4%	4.2%	0.2%	0.1%	0.0%
Milton	75.4%	1.7%	11.8%	7.1%	0.9%	2.9%	0.2%
Mississauga	70.9%	4.5%	18.8%	5.7%	0.2%	0.0%	0.0%
Newmarket	81.8%	2.0%	13.2%	2.9%	0.1%	0.0%	0.0%
Niagara Falls	68.5%	3.2%	25.8%	1.5%	0.5%	0.4%	0.0%
Niagara-on-the-Lake	76.4%	0.2%	13.4%	0.9%	0.6%	8.5%	0.0%
Norfolk	71.7%	0.9%	6.1%	1.3%	0.8%	19.0%	0.2%
North Bay	74.7%	6.0%	15.3%	2.1%	1.8%	0.0%	0.0%
Oakville	83.2%	2.6%	9.8%	4.0%	0.2%	0.1%	0.0%
Orangeville	81.8%	3.4%	11.2%	3.3%	0.2%	0.0%	0.0%
Orillia	77.0%	5.8%	14.5%	2.3%	0.3%	0.0%	0.0%
Oshawa	77.4%	6.1%	11.1%	4.6%	0.3%	0.6%	0.0%
Ottawa	76.1%	5.9%	15.1%	2.1%	0.2%	0.6%	0.0%
Pelham	89.8%	0.9%	3.6%	0.2%	0.9%	4.6%	0.0%
Penetanguishene	89.3%	2.3%	5.4%	2.5%	0.3%	0.1%	0.1%
Peterborough	77.5%	7.0%	13.2%	2.0%	0.3%	0.1%	0.0%
Pickering	85.4%	0.7%	10.2%	2.5%	0.3%	0.8%	0.1%
Port Colborne	82.8%	2.8%	7.1%	5.0%	0.7%	1.7%	0.0%
Richmond Hill	86.8%	1.5%	9.7%	1.7%	0.1%	0.2%	0.0%
Sarnia	75.9%	5.1%	12.4%	4.3%	0.7%	1.5%	0.0%
St. Catharines	79.8%	4.5%	12.6%	2.1%	0.3%	0.7%	0.0%
St. Thomas	77.5%	5.0%	11.1%	5.7%	0.4%	0.2%	0.0%
Stratford	78.7%	4.9%	11.1%	4.8%	0.3%	0.2%	0.0%
Sudbury	75.5%	4.6%	14.5%	4.6%	0.5%	0.1%	0.1%
Tay	92.7%	0.0%	3.1%	0.5%	0.6%	2.8%	0.4%
Thorold	78.9%	1.9%	9.3%	6.7%	1.4%	1.7%	0.0%
Thunder Bay	75.3%	4.1%	14.8%	5.3%	0.4%	0.0%	0.0%
Timmins	75.8%	2.7%	12.9%	7.6%	0.6%	0.2%	0.2%
Tiny	95.5%	0.1%	0.8%	0.1%	0.3%	2.4%	0.6%
Toronto	70.9%	9.3%	17.8%	2.0%	0.1%	0.0%	0.0%
Vaughan	75.8%	0.1%	15.6%	7.9%	0.2%	0.4%	0.0%
Wainfleet	84.2%	0.0%	2.4%	0.5%	0.7%	12.1%	0.1%
Wasaga Beach	95.3%	0.4%	3.9%	0.0%	0.3%	0.1%	0.0%
Waterloo	80.3%	4.8%	11.2%	3.4%	0.2%	0.1%	0.0%
Welland	82.2%	4.0%	9.7%	3.3%	0.6%	0.2%	0.0%
West Lincoln	74.8%	0.4%	4.2%	1.5%	2.4%	16.8%	0.0%
Whitby	85.1%	2.4%	8.5%	3.1%	0.3%	0.7%	0.0%
Whitchurch-Stouffville	84.5%	1.1%	7.1%	2.8%	0.2%	3.8%	0.4%
Windsor	73.3%	5.5%	15.4%	5.4%	0.3%	0.0%	0.0%
Average	79.8%	3.1%	10.6%	3.2%	0.4%	2.8%	0.1%
Median	78.7%	2.7%	11.1%	2.9%	0.3%	0.4%	0.0%
Minimum	58.5%	0.0%	0.8%	0.0%	0.0%	0.0%	0.0%
Maximum	95.5%	9.3%	25.8%	7.9%	2.4%	27.6%	0.6%

Assessment Composition (Unweighted) - Trends & Observations

The proportionate contributions for residential, commercial and industrial tax revenue sources is important to understand, not only on an annual basis, but also trends over time. This will help identify increases, decreases and areas of growth. Trends for each municipality can be reviewed using the online database provided on www.bmaconsult.com.

Residential

- 17 of the 66 municipalities have 85% or greater of their unweighted assessment in the Residential Class
- The majority of the municipalities with high residential assessment have populations below 100,000. Examples include Fort Erie, Whitby, Caledon, Pickering, Kawartha Lakes, East Gwillimbury, Clarington, King, Richmond Hill, Aurora, Halton Hills, Grimsby, Penetanguishene, Pelham, Georgina, Tay, Wasaga Beach, Tiny
- Tiny has the highest residential assessment at 95.3% in the survey
- The survey ranges from a high of 95.5% in Tiny to a low of 58.5% in Chatham-Kent

Multi-Residential

- The average proportionate share of assessment in the Multi-Residential Class is 3.1%
- The following municipalities have 5% or greater of their unweighted assessment in the Multi-Residential Class: St. Thomas, Sarnia, Hamilton, Windsor, Guelph, Orillia, Cornwall, Ottawa, North Bay, Oshawa, London, Kingston, Peterborough, Kitchener, Toronto
- For the most part, municipalities with higher than average proportionate assessment in the Multi-Residential Class are municipalities with older urban centres
- The survey ranges from a high of 9.3% in Toronto to a low of 0% in Tay and Wainfleet

Commercial

- The following municipalities have 15% or greater of their assessment in the Commercial Class Ottawa, Cobourg, Markham, North Bay, Windsor, Vaughan, Midland, Toronto, Mississauga, Cornwall, Niagara Falls
- Niagara Falls continues to have the highest proportionate share of assessment in the Commercial Class, with 25.8%

Industrial

- The following municipalities have 5% or greater assessment in the Industrial Class, Port Colborne, Cornwall, Guelph, Thunder Bay, Windsor, Mississauga, St. Thomas, Brampton, Thorold, Milton, Cambridge, Timmins, Vaughan
- The proportionate share of Industrial unweighted assessment ranges from a high of 7.9% in Vaughan to a low of 0% in Wasaga Beach

Farmlands

- The following municipalities have 10% or greater of their assessment in the Farmlands Class, Lincoln, Wainfleet, West Lincoln, Leamington, Norfolk, Chatham-Kent
- Chatham-Kent has 27.6% of its assessment base in the Farmland Class

Municipality	Residential Unweighted Assessment	Non-Residential Unweighted Assessment
Tiny	99%	1%
Wainfleet	97%	3%
Tay	96%	4%
Wasaga Beach	96%	4%
Pelham	95%	5%
King	95%	5%
Georgina	94%	6%
Kawartha Lakes	94%	6%
East Gwillimbury	92%	8%
West Lincoln	92%	8%
Norfolk	92%	8%
Grimsby	92%	8%
Penetanguishene	92%	8%
Halton Hills	91%	9%
Clarington	91%	9%
Caledon	90%	10%
Lincoln	90%	10%
Whitchurch-Stouffville	90%	10%
Richmond Hill	89%	11%
Aurora	89%	11%
Chatham-Kent	88%	12%
Whitby	88%	12%
Fort Erie	87%	13%
Port Colborne	87%	13%
Leamington	87%	13%
Pickering	87%	13%
Hamilton	87%	13%
Welland	87%	13%
Oakville	86%	14%
Collingwood	86%	14%
Orangeville	85%	15%
Waterloo	85%	15%
Niagara-on-the-Lake	85%	15%
St. Catharines	85%	15%
Kitchener	85%	15%
Kingston	85%	15%
Peterborough	85%	15%
Guelph	84%	16%
Oshawa	84%	16%
London	84%	16%
Newmarket	84%	16%
Stratford	84%	16%
Brantford	84%	16%
Orillia	83%	17%
St. Thomas	83%	17%
Burlington	83%	17%
Ottawa	83%	17%
Thorold	83%	17%
Sarnia	83%	17%
Barrie	82%	18%
Markham	82%	18%
Cobourg	81%	19%
North Bay	81%	19%
Brampton	80%	20%
Sudbury	80%	20%
Toronto	80%	20%
Milton	80%	20%
Cambridge	80%	20%
Thunder Bay	79%	21%
Timmins	79%	21%
Windsor	79%	21%
Midland	78%	22%
Vaughan	76%	24%
Mississauga	75%	25%
Cornwall	75%	25%
Niagara Falls	72%	28%
Average	86%	14%
Median	85%	15%
Minimum	72%	1%
Maximum	99%	28%

Consolidated Unweighted Assessment (Residential vs. Non-Residential)

The following table groups:

Residential Assessment includes:

- Residential
- Multi-Residential
- Farmlands
- Managed Forest

Non-Residential Assessment includes:

- Commercial
- Industrial
- Pipelines

The table has been sorted from highest to lowest Residential Unweighted Assessment. This helps to identify municipalities of similar assessment composition.

As shown on the table, a number of municipalities rely heavily on Residential assessment such as Tiny, Wainfleet, Tay, Wasaga Beach, Pelham and King. These are all municipalities with populations less than 20,000.

Municipalities with Non-Residential assessment composition 20% or greater include Brampton, Sudbury, Toronto, Milton, Cambridge, Thunder Bay, Timmins, Windsor, Midland, Vaughan, Mississauga, Cornwall, Niagara Falls.

Municipality	Unweighted Residential	Weighted Residential	% change
Toronto	70.9%	38.8%	-45.2%
Windsor	73.3%	54.0%	-26.3%
Cornwall	69.2%	51.4%	-25.6%
Brantford	79.0%	60.3%	-23.7%
Stratford	78.7%	60.2%	-23.5%
Thunder Bay	75.3%	58.0%	-23.0%
Cambridge	76.1%	59.3%	-22.1%
Ottawa	76.1%	59.6%	-21.7%
Kitchener	76.4%	59.8%	-21.7%
St. Thomas	77.5%	60.7%	-21.7%
Timmins	75.8%	59.9%	-21.0%
Guelph	78.6%	62.2%	-20.8%
Hamilton	79.6%	63.5%	-20.2%
Sarnia	75.9%	60.9%	-19.8%
Kingston	77.4%	62.1%	-19.8%
North Bay	74.7%	60.4%	-19.2%
Waterloo	80.3%	65.3%	-18.7%
Niagara Falls	68.5%	55.7%	-18.7%
London	76.8%	62.4%	-18.7%
Peterborough	77.5%	63.1%	-18.6%
Thorold	78.9%	64.3%	-18.5%
Sudbury	75.5%	62.3%	-17.6%
Port Colborne	82.8%	69.8%	-15.6%
Welland	82.2%	69.4%	-15.6%
Cobourg	76.4%	64.6%	-15.5%
Orillia	77.0%	65.2%	-15.4%
St. Catharines	79.8%	67.9%	-14.9%
Burlington	78.0%	67.0%	-14.1%
Oshawa	77.4%	68.5%	-11.5%
Mississauga	70.9%	62.7%	-11.5%
Milton	75.4%	66.8%	-11.4%
Oakville	83.2%	74.0%	-11.1%
Fort Erie	85.1%	75.8%	-10.9%
Orangeville	81.8%	73.4%	-10.3%
Midland	74.0%	67.5%	-8.8%
Brampton	76.7%	70.9%	-7.7%
Whitby	85.1%	78.8%	-7.4%
Grimsby	89.0%	83.4%	-6.2%
Barrie	78.3%	73.4%	-6.2%
Collingwood	83.2%	78.3%	-5.9%
Halton Hills	87.2%	82.1%	-5.8%
Vaughan	75.8%	72.3%	-4.6%
Clarington	85.6%	81.7%	-4.5%
Penetanguishene	89.3%	85.3%	-4.5%
Niagara-on-the-Lake	76.4%	73.1%	-4.3%
Newmarket	81.8%	79.0%	-3.4%
Markham	81.0%	78.3%	-3.3%
Pickering	85.4%	83.2%	-2.6%
Lincoln	78.5%	76.5%	-2.6%
Richmond Hill	86.8%	85.1%	-2.0%
Aurora	86.9%	85.2%	-2.0%
Wasaga Beach	95.3%	94.2%	-1.2%
Pelham	89.8%	89.1%	-0.8%
Caledon	85.1%	85.4%	0.3%
Georgina	90.8%	91.6%	0.9%
Whitchurch-Stouffville	84.5%	85.5%	1.1%
Tay	92.7%	93.8%	1.2%
Kawartha Lakes	85.5%	86.6%	1.3%
Tiny	95.5%	97.3%	1.9%
East Gwillimbury	85.5%	88.6%	3.6%
West Lincoln	74.8%	78.9%	5.5%
King	86.3%	91.4%	6.0%
Wainfleet	84.2%	89.9%	6.7%
Leamington	66.4%	71.1%	7.1%
Chatham-Kent	58.5%	62.9%	7.4%
Norfolk	71.7%	78.3%	9.2%
Average	79.8%	71.9%	-10.2%
Median	78.7%	70.3%	-10.6%
Minimum	58.5%	38.8%	-45.2%
Maximum	95.5%	97.3%	9.2%

Shift In Tax Burden—Unweighted to Weighted Residential Assessment (sorted by % change)

As shown in the table, tax ratios typically shift the burden from residential to non-residential properties. Approximately 80% of the municipalities surveyed, have a decrease in tax burden on the Residential class as a result of tax ratios for non-residential classes greater than one

While the Residential class comprises almost 71% of the assessment based in the City of Toronto, due to the existing tax ratios in the Multi-Residential, Commercial and Industrial Class, the Residential Class contributes approximately 39% toward the municipal levy

The implementation of tax ratios to the assessment base for municipalities with a larger proportion of farmland and managed forest results in an *increase* in the residential burden—e.g, Norfolk, King, Wainfleet, Leamington, West Lincoln, East Gwillimbury, Chatham-Kent, Tay, Kawartha Lakes, Pelham, Whitchurch-Stouffville, Georgina, Tiny and Caledon

Building Permits	2003 Residential (\$000)	2003 Non-Residential (\$000)	2003 Building Permit Value (\$000)	2003 Residential (%)	2003 Non-Residential (%)	2003 Building Permit Value Per Capita
Milton	\$ 287,682	\$ 83,163	\$ 370,845	78%	22%	\$ 11,219
Whitby	\$ 338,394	\$ 275,676	\$ 614,070	55%	45%	\$ 6,326
Vaughan	\$ 539,474	\$ 517,425	\$ 1,056,899	51%	49%	\$ 4,767
Brampton	\$ 1,365,921	\$ 425,501	\$ 1,791,422	76%	24%	\$ 4,765
Aurora	\$ 173,844	\$ 20,206	\$ 194,050	90%	10%	\$ 4,252
Niagara-on-the-Lake	\$ 43,566	\$ 14,140	\$ 57,706	75%	25%	\$ 3,937
Oakville	\$ 415,493	\$ 198,287	\$ 613,780	68%	32%	\$ 3,818
King	\$ 60,457	\$ 10,309	\$ 70,766	85%	15%	\$ 3,532
Barrie	\$ 311,554	\$ 85,493	\$ 397,047	78%	22%	\$ 3,338
Orillia	\$ 24,215	\$ 74,836	\$ 99,051	24%	76%	\$ 3,241
Waterloo	\$ 185,935	\$ 106,908	\$ 292,843	63%	37%	\$ 3,125
Markham	\$ 560,846	\$ 140,226	\$ 701,072	80%	20%	\$ 2,907
Oshawa	\$ 152,355	\$ 267,442	\$ 419,797	36%	64%	\$ 2,871
Richmond Hill	\$ 349,255	\$ 76,552	\$ 425,807	82%	18%	\$ 2,708
Wasaga Beach	\$ 29,595	\$ 9,787	\$ 39,382	75%	25%	\$ 2,667
Burlington	\$ 230,256	\$ 202,960	\$ 433,216	53%	47%	\$ 2,610
Whitchurch-Stouffville	\$ 52,313	\$ 11,101	\$ 63,414	82%	18%	\$ 2,575
East Gwillimbury	\$ 52,946	\$ 4,604	\$ 57,550	92%	8%	\$ 2,568
Cambridge	\$ 154,060	\$ 130,469	\$ 284,529	54%	46%	\$ 2,399
Tiny	\$ 21,677	\$ 1,002	\$ 22,679	96%	4%	\$ 2,392
Guelph	\$ 136,519	\$ 131,303	\$ 267,822	51%	49%	\$ 2,361
Grimsby	\$ 46,492	\$ 6,107	\$ 52,599	88%	12%	\$ 2,296
Caledon	\$ 103,013	\$ 32,670	\$ 135,683	76%	24%	\$ 2,278
Newmarket	\$ 73,811	\$ 95,237	\$ 169,048	44%	56%	\$ 2,263
Clarington	\$ 127,316	\$ 45,094	\$ 172,410	74%	26%	\$ 2,249
Collingwood	\$ 25,963	\$ 10,725	\$ 36,688	71%	29%	\$ 2,194
Mississauga	\$ 904,132	\$ 602,766	\$ 1,506,898	60%	40%	\$ 2,192
Lincoln	\$ 16,511	\$ 27,343	\$ 43,854	38%	62%	\$ 1,972
Ottawa	\$ 951,210	\$ 624,634	\$ 1,575,844	60%	40%	\$ 1,913
Kingston	\$ 165,356	\$ 61,568	\$ 226,924	73%	27%	\$ 1,878
West Lincoln	\$ 16,096	\$ 7,801	\$ 23,897	67%	33%	\$ 1,827
Niagara Falls	\$ 48,221	\$ 96,471	\$ 144,692	33%	67%	\$ 1,749
Orangeville	\$ 19,005	\$ 26,540	\$ 45,545	42%	58%	\$ 1,655
Windsor	\$ 190,232	\$ 171,532	\$ 361,764	53%	47%	\$ 1,636
London	\$ 270,106	\$ 309,241	\$ 579,347	47%	53%	\$ 1,631
Toronto	\$ 1,774,915	\$ 2,475,383	\$ 4,250,298	42%	58%	\$ 1,627
Kitchener	\$ 213,490	\$ 105,149	\$ 318,639	67%	33%	\$ 1,570
Halton Hills	\$ 63,102	\$ 21,131	\$ 84,233	75%	25%	\$ 1,570
Norfolk	\$ 46,565	\$ 51,875	\$ 98,440	47%	53%	\$ 1,550
Pelham	\$ 19,045	\$ 4,037	\$ 23,082	83%	17%	\$ 1,417
Penetanguishene	\$ 9,308	\$ 3,064	\$ 12,372	75%	25%	\$ 1,414
Stratford	\$ 26,254	\$ 16,562	\$ 42,816	61%	39%	\$ 1,375
Leamington	\$ 19,547	\$ 19,520	\$ 39,067	50%	50%	\$ 1,349
Fort Erie	\$ 27,213	\$ 12,036	\$ 39,249	69%	31%	\$ 1,323
Wainfleet	\$ 6,373	\$ 2,217	\$ 8,590	74%	26%	\$ 1,320
Pickering	\$ 61,743	\$ 62,190	\$ 123,933	50%	50%	\$ 1,318
Hamilton	\$ 262,214	\$ 402,181	\$ 664,395	39%	61%	\$ 1,286
Welland	\$ 28,923	\$ 34,388	\$ 63,311	46%	54%	\$ 1,258
Peterborough	\$ 47,854	\$ 42,259	\$ 90,113	53%	47%	\$ 1,195
Tay	\$ 10,272	\$ 1,059	\$ 11,331	91%	9%	\$ 1,194
St Thomas	\$ 41,673	\$ -	\$ 41,673	100%	0%	\$ 1,176
Cobourg	\$ 9,156	\$ 12,127	\$ 21,283	43%	57%	\$ 1,165
Brantford	\$ 46,780	\$ 55,587	\$ 102,367	46%	54%	\$ 1,129
Kawartha Lakes	\$ 61,451	\$ 13,979	\$ 75,430	81%	19%	\$ 1,036
Georgina	\$ 42,429	\$ 3,391	\$ 45,820	93%	7%	\$ 1,036
Thunder Bay	\$ 27,600	\$ 71,100	\$ 98,700	28%	72%	\$ 884
Sarnia	\$ 29,582	\$ 28,417	\$ 57,999	51%	49%	\$ 785
Thorold	\$ 11,217	\$ 2,041	\$ 13,258	85%	15%	\$ 704
St. Catharines	\$ 49,162	\$ 41,215	\$ 90,377	54%	46%	\$ 677
Midland	\$ 7,423	\$ 3,644	\$ 11,067	67%	33%	\$ 664
Sudbury	\$ 55,176	\$ 49,868	\$ 105,044	53%	47%	\$ 656
North Bay	\$ 23,927	\$ 9,446	\$ 33,373	72%	28%	\$ 614
Port Colborne	\$ 6,428	\$ 5,319	\$ 11,747	55%	45%	\$ 612
Timmins	\$ 10,281	\$ 10,006	\$ 20,287	51%	49%	\$ 464
Cornwall	\$ 10,645	\$ 10,641	\$ 21,286	50%	50%	\$ 451
Chatham-Kent	\$ 25,400	\$ 23,498	\$ 48,898	52%	48%	\$ 446
Average	\$ 174,530	\$ 128,764	\$ 303,294	63%	37%	\$ 2,112
Median	\$ 48,692	\$ 33,529	\$ 90,245	62%	38%	\$ 1,646

Building Permit Activity

The following table summarizes the 2003 residential and non-residential building permit values in each area municipality. To put these values into context, the building permit value per capita is also summarized to get an appreciation of the relative building activity in each municipality. The chart is sorted from highest to lowest based on building permit value per capita for 2003.

Consistent with the 2003 study, Milton continues to have the highest activity based on building permit value per capita, largely in the residential sector.

On average, residential building comprises 63% of the total building activity.

Building Permit Activity—5 Year History

Building Permits	1999 Building Permit Value (\$000)	2000 Building Permit Value (\$000)	2001 Building Permit Value (\$000)	2002 Building Permit Value (\$000)	2003 Building Permit Value (\$000)	Building Permit Value Per Capita (avg 3 yrs)	Building Permit Value Per Capita (avg 5 yrs)	2003 Building Permit Value Per Capita
Aurora	\$ 49,568	\$ 44,363	\$ 55,085	\$ 89,545	\$ 194,050	\$ 2,474	\$ 1,896	\$ 4,252
Barrie	\$ 339,808	\$ 262,709	\$ 303,285	\$ 479,373	\$ 397,047	\$ 3,306	\$ 2,997	\$ 3,338
Brampton	\$ 722,953	N/A	N/A	\$ 1,418,061	\$ 1,791,422	N/A	N/A	\$ 4,765
Brantford	\$ 78,188	\$ 69,881	\$ 104,772	\$ 125,812	\$ 102,367	\$ 1,224	\$ 1,061	\$ 1,129
Burlington	\$ 371,126	\$ 282,611	\$ 294,698	\$ 413,615	\$ 433,216	\$ 2,293	\$ 2,163	\$ 2,610
Caledon	\$ 100,318	\$ 152,756	\$ 123,602	\$ 87,869	\$ 135,683	\$ 1,943	\$ 2,015	\$ 2,278
Cambridge	\$ 140,351	\$ 219,653	\$ 266,812	\$ 261,191	\$ 284,529	\$ 2,284	\$ 1,977	\$ 2,399
Chatham-Kent	\$ 83,000	\$ 118,567	\$ 77,736	\$ 62,507	\$ 48,898	\$ 575	\$ 712	\$ 446
Clarington	N/A	N/A	N/A	\$ 120,785	\$ 172,410	N/A	N/A	\$ 2,249
Cobourg	\$ 13,960	\$ 19,102	\$ 11,444	\$ 68,677	\$ 21,283	\$ 1,851	\$ 1,473	\$ 1,165
Collingwood	\$ 25,525	\$ 30,773	\$ 30,216	\$ 30,739	\$ 36,688	\$ 1,947	\$ 1,841	\$ 2,194
Cornwall	\$ 48,422	\$ 17,561	\$ 29,262	\$ 29,039	\$ 21,286	\$ 562	\$ 617	\$ 451
East Gwillimbury	\$ 12,737	\$ 33,471	\$ 19,461	\$ 33,897	\$ 57,550	\$ 1,650	\$ 1,402	\$ 2,568
Fort Erie	\$ 47,376	\$ 23,386	\$ 33,274	\$ 34,971	\$ 39,249	\$ 1,207	\$ 1,201	\$ 1,323
Georgina	\$ 59,085	\$ 49,430	\$ 87,927	\$ 47,799	\$ 45,820	\$ 1,560	\$ 1,312	\$ 1,036
Grimsby	\$ 31,211	\$ 39,379	\$ 33,296	\$ 17,857	\$ 52,599	\$ 1,510	\$ 1,522	\$ 2,296
Guelph	\$ 240,567	\$ 247,519	\$ 266,438	\$ 218,006	\$ 267,822	\$ 2,210	\$ 2,186	\$ 2,361
Halton Hills	\$ 102,297	\$ 125,492	\$ 110,985	\$ 107,562	\$ 84,233	\$ 1,881	\$ 1,977	\$ 1,570
Hamilton	\$ 342,274	\$ 226,856	\$ 515,321	\$ 664,335	\$ 664,395	\$ 1,189	\$ 934	\$ 1,286
Kawartha Lakes	N/A	N/A	\$ 253,916	\$ 121,742	\$ 75,430	\$ 2,066	N/A	\$ 1,036
King	\$ 29,387	\$ 37,023	\$ 24,952	\$ 33,502	\$ 70,766	\$ 2,150	\$ 1,953	\$ 3,532
Kingston	\$ 144,315	\$ 128,719	\$ 120,714	\$ 78,230	\$ 226,924	\$ 1,175	\$ 1,157	\$ 1,878
Kitchener	\$ 192,748	\$ 273,947	\$ 339,106	\$ 355,237	\$ 318,639	\$ 1,664	\$ 1,458	\$ 1,570
Leamington	N/A	N/A	N/A	N/A	\$ 39,067	N/A	N/A	\$ 1,349
Lincoln	\$ 25,780	\$ 46,493	\$ 31,820	\$ 36,684	\$ 43,854	\$ 1,685	\$ 1,661	\$ 1,972
London	\$ 298,684	\$ 336,302	\$ 504,963	\$ 607,995	\$ 579,347	\$ 1,588	\$ 1,311	\$ 1,631
Markham	\$ 718,230	\$ 888,094	\$ 915,428	N/A	\$ 701,072	N/A	N/A	\$ 2,907
Midland	N/A	N/A	N/A	\$ 27,398	\$ 11,067	N/A	N/A	\$ 664
Milton	\$ 56,627	\$ 70,537	\$ 279,774	\$ 292,588	\$ 370,845	\$ 9,511	\$ 6,476	\$ 11,219
Mississauga	\$ 1,876,846	\$ 1,423,275	\$ 1,767,289	\$ 1,542,121	\$ 1,506,898	\$ 2,335	\$ 2,361	\$ 2,192
Newmarket	\$ 82,913	N/A	N/A	\$ 91,309	\$ 169,048	N/A	N/A	\$ 2,263
Niagara Falls	\$ 160,081	\$ 153,087	\$ 108,996	\$ 384,447	\$ 144,692	\$ 2,571	\$ 2,300	\$ 1,749
Niagara-on-the-Lake	\$ 51,461	\$ 68,751	\$ 44,110	\$ 68,064	\$ 57,706	\$ 3,864	\$ 3,959	\$ 3,937
Norfolk	\$ 46,768	\$ 62,251	\$ 44,039	\$ 51,208	\$ 98,440	\$ 1,017	\$ 953	\$ 1,550
North Bay	\$ 32,026	\$ 55,772	\$ 57,993	\$ 31,829	\$ 33,373	\$ 755	\$ 776	\$ 614
Oakville	\$ 524,772	\$ 384,292	\$ 440,151	\$ 570,484	\$ 613,780	\$ 3,368	\$ 3,152	\$ 3,818
Orangeville	N/A	N/A	N/A	\$ 49,897	\$ 45,545	N/A	N/A	\$ 1,655
Orillia	\$ 25,076	\$ 30,318	\$ 21,468	\$ 25,790	\$ 99,051	\$ 1,596	\$ 1,320	\$ 3,241
Oshawa	\$ 172,935	\$ 190,962	\$ 189,580	\$ 372,009	\$ 419,797	\$ 2,237	\$ 1,840	\$ 2,871
Ottawa	\$ 982,616	N/A	\$ 1,387,000	\$ 1,654,877	\$ 1,575,844	\$ 1,869	N/A	\$ 1,913
Pelham	\$ 22,429	\$ 26,048	\$ 18,445	\$ 30,626	\$ 23,082	\$ 1,476	\$ 1,481	\$ 1,417
Penetanguishene	\$ 94,176	\$ 9,064	\$ 4,636	\$ 9,280	\$ 12,372	\$ 1,002	\$ 2,961	\$ 1,414
Peterborough	\$ 89,858	\$ 76,972	\$ 71,605	\$ 113,075	\$ 90,113	\$ 1,215	\$ 1,171	\$ 1,195
Pickering	\$ 159,384	\$ 126,383	\$ 67,641	\$ 93,717	\$ 123,933	\$ 1,011	\$ 1,215	\$ 1,318
Port Colborne	\$ 8,103	\$ 72,850	\$ 21,454	\$ 12,675	\$ 11,747	\$ 797	\$ 1,322	\$ 612
Richmond Hill	\$ 522,490	\$ 517,937	\$ 503,800	\$ 505,972	\$ 425,807	\$ 3,043	\$ 3,149	\$ 2,708
Sarnia	\$ 70,239	\$ 55,057	\$ 83,064	\$ 86,203	\$ 57,999	\$ 1,025	\$ 954	\$ 785
St Thomas	N/A	N/A	N/A	\$ 37,332	\$ 41,673	N/A	N/A	\$ 1,176
St. Catharines	\$ 63,334	\$ 96,373	\$ 90,444	\$ 119,045	\$ 90,377	\$ 748	\$ 688	\$ 677
Stratford	\$ 39,567	\$ 30,335	\$ 36,508	\$ 39,592	\$ 42,816	\$ 1,273	\$ 1,213	\$ 1,375
Sudbury	\$ 107,841	\$ 101,797	\$ 124,999	\$ 180,449	\$ 105,044	\$ 855	\$ 775	\$ 656
Tay	\$ 8,917	\$ 4,929	\$ 6,454	\$ 6,354	\$ 11,331	\$ 848	\$ 800	\$ 1,194
Thorold	\$ 11,264	\$ 10,752	\$ 10,020	\$ 19,334	\$ 13,258	\$ 755	\$ 687	\$ 704
Thunder Bay	N/A	N/A	N/A		\$ 98,700	N/A	N/A	\$ 884
Timmins	\$ 29,977	\$ 29,986	\$ 28,114	\$ 18,054	\$ 20,287	\$ 506	\$ 578	\$ 464
Tiny	\$ 17,047	\$ 16,861	\$ 19,166	\$ 25,612	\$ 22,679	\$ 2,371	\$ 2,138	\$ 2,392
Toronto	\$ 2,482,000	\$ 3,210,000	\$ 2,990,000	\$ 3,292,093	\$ 4,250,298	\$ 1,344	\$ 1,242	\$ 1,627
Vaughan	\$ 1,043,062	N/A	N/A	\$ 1,119,356	\$ 1,056,899	N/A	N/A	\$ 4,767
Wainfleet	N/A	N/A	\$ 6,282	\$ 8,040	\$ 8,590	\$ 1,173	N/A	\$ 1,320
Wasaga Beach	\$ 35,206	\$ 34,994	\$ 21,987	\$ 35,885	\$ 39,382	\$ 2,195	\$ 2,268	\$ 2,667
Waterloo	\$ 160,859	\$ 216,778	\$ 333,278	\$ 283,860	\$ 292,843	\$ 3,237	\$ 2,748	\$ 3,125
Wendell	\$ 31,887	\$ 41,993	\$ 36,256	\$ 40,567	\$ 63,311	\$ 929	\$ 851	\$ 1,258
West Lincoln	\$ 11,109	\$ 15,756	\$ 17,651	\$ 15,663	\$ 23,897	\$ 1,458	\$ 1,286	\$ 1,827
Whitby	\$ 243,433	\$ 310,348	\$ 189,115	\$ 301,370	\$ 614,070	\$ 3,793	\$ 3,417	\$ 6,326
Whitchurch-Stouffville	\$ 26,991	\$ 60,629	\$ 46,537	\$ 62,748	\$ 63,414	\$ 2,337	\$ 2,114	\$ 2,575
Windsor	\$ 366,397	\$ 378,628	\$ 381,030	\$ 473,969	\$ 361,764	\$ 1,834	\$ 1,775	\$ 1,636
Average		\$ 214,033	\$ 245,674	\$ 279,967	\$ 303,294	\$ 1,860	\$ 1,751	\$ 2,112
Median		\$ 70,209	\$ 77,736	\$ 86,203	\$ 90,245	\$ 1,623	\$ 1,473	\$ 1,646
Maximum		\$ 3,210,000	\$ 2,990,000	\$ 3,292,093	\$ 4,250,298	\$ 9,511	\$ 6,476	\$ 11,219
Minimum		\$ 4,929	\$ 4,636	\$ 6,354	\$ 8,590	\$ 506	\$ 578	\$ 464

Municipal Financial Information



Municipal Financial Information

The ***Municipal Financial Information*** section of the report includes the following information to assist municipalities in understanding the financial aspects of each municipality included in the study.

- ***Net Municipal Levy Per Capita***
- ***Net Municipal Levy Per \$100,000 of Assessment—NEW***
- ***Reserves as a % of Total Expenditures***
- ***Reserves as a % of Taxation***
- ***Debt Charges as a % of Total Expenditures***
- ***Debt Charges as a % of Taxation***
- ***Outstanding Debt to Reserve Ratio***
- ***Debt and Reserves Per Capita***
- ***Taxes Receivable as a % of Tax Levies—NEW***
- ***APPENDIX Net Expenditures Per Select Service & MPMPs —NEW***

A concern for conducting municipal financial analysis is the lack of normative standards for the financial characteristics such as size, geography, demographics, revenue structure and responsibility or authority to provide services.

Another concern is that financial statements do not show on an annual basis all costs that are being postponed to the future. They do not show erosion of streets, buildings or other fixed assets. Nor do they relate to economic and demographic change and changes in revenue and expenditure rates.

Evaluating a municipality's financial condition is a complex process that involves sorting through a number of factors. The factors include the state of the economy, service levels and standards of the municipality, population level and composition of the community, local business climate and the internal finances of the municipality, many of which are difficult to isolate and quantify. Relationships between the factors add to the complexity. Some are more important to others, but often cannot be determined until all the factors have been assembled.

The information contained in this section of the report is intended as a management tool that pulls together information from each participating municipality's budget and financial reports. This combined with various economic and demographic data also included in other sections of this report helps to facilitate analysis and measurement by sharing information between municipalities.

When the information is plotted over time, it can be used to monitor changes in financial condition and alert the municipality to future problems. We are committed to refining and developing additional data to have more efficient and effective benchmarking tools for municipalities.

The data contained in this report cannot be viewed in isolation. It is critical that when comparing each municipality's results to gain a better understanding of the factors affecting each measure for each municipality.

Analysis of Net Municipal Levy Per Capita

In order to better understand the relative tax position for a municipality, another measure that has been included in the study is a comparison of net municipal levies on a per capita basis. This measure indicates the total net municipal levy to provide services to the municipality.

This analysis does not indicate value for money or the effectiveness in meeting community objectives. Net municipal expenditures per capita may vary as a result of:

- Different service levels
- Variations in the types of services
- Different methods of providing services
- Different residential/non-residential assessment composition
- Varying demand for services
- Locational factors
- Demographic differences
- Socio-economic differences
- Urban/rural composition differences
- User fee policies
- Age of infrastructure
- What is being collected from rates as opposed to property taxes

As such, this analysis is not an “apples to apples” comparison of services, but rather has been included to provide insight into the net cost of providing municipal services within each municipality. Further analysis would be required to determine the cause of the differences across each spending envelope and within each municipality. This analysis was completed using the most current information available - net municipal levies as per the 2004 municipal levy by-laws and the 2003 estimated populations (Stats Canada).

An Appendix has been added to this report to provide municipalities with further basic information taken from the 2003 FIRs for select programs and services as well as select MPMPs. This has been included to assist municipalities in obtaining comparative information but has not been analyzed to identify driving factors, differences in service levels, how services are provided or accounting practices.

Changes in per capita expenditures reflect changes in expenditures relative to changes in population. Increasing per capita expenditures may indicate that the cost of providing services is outstripping the community’s ability to pay, especially if spending is increasing faster than the resident’s collective personal income. Examining levy per capita shows changes in levies relative to changes in population size. As population increases, it might be expected that revenues and the need for services would increase proportionately, and therefore that the level of per capita revenues would remain at least constant in real terms, however this is not always the case as the cost of providing services is not directly related to population. If per capita revenues are decreasing, the municipality may be unable to maintain existing service levels unless it finds new revenue sources or ways to reduce costs.

Municipality	2004 Net Levy Per Capita (2003 Estimated Population)	Net Levy Ranking Per Capita	Assessment Per Capita Ranking	Density Ranking
Norfolk	\$ 704	low	mid	low
Leamington	\$ 723	low	mid	low
Tay	\$ 732	low	mid	low
West Lincoln	\$ 750	low	low	low
Halton Hills	\$ 771	low	high	mid
Georgina	\$ 772	low	mid	low
Caledon	\$ 776	low	high	low
Newmarket	\$ 788	low	high	high
Clarington	\$ 799	low	mid	low
East Gwillimbury	\$ 817	low	high	low
Kawartha Lakes	\$ 818	low	mid	low
Barrie	\$ 822	low	mid	high
Brampton	\$ 822	low	mid	high
St. Thomas	\$ 825	low	low	high
Mississauga	\$ 827	low	high	high
Penetanguishene	\$ 835	low	low	mid
Orangeville	\$ 838	low	mid	high
Orillia	\$ 839	low	mid	high
Chatham-Kent	\$ 846	low	mid	low
Brantford	\$ 862	low	low	high
Sudbury	\$ 869	low	low	low
Kitchener	\$ 885	low	low	high
Richmond Hill	\$ 888	mid	high	high
Lincoln	\$ 891	mid	mid	low
Aurora	\$ 911	mid	high	high
Peterborough	\$ 914	mid	low	high
Markham	\$ 918	mid	high	high
Timmins	\$ 927	mid	low	low
Thorold	\$ 928	mid	low	mid
Welland	\$ 937	mid	low	mid
Whitchurch-Stouffville	\$ 940	mid	high	low
Pelham	\$ 945	mid	mid	low
London	\$ 950	mid	low	mid
Kingston	\$ 955	mid	low	mid
Sarnia	\$ 955	mid	low	mid
Pickering	\$ 956	mid	high	mid
Burlington	\$ 957	mid	high	mid
North Bay	\$ 960	mid	low	low
Midland	\$ 960	mid	mid	mid
Guelph	\$ 962	mid	mid	high
Cambridge	\$ 965	mid	mid	high
Stratford	\$ 968	mid	low	high
Wasaga Beach	\$ 972	mid	high	mid
Cornwall	\$ 978	mid	low	mid
Grimsby	\$ 1,004	high	mid	mid
Hamilton	\$ 1,021	high	low	mid
St. Catharines	\$ 1,041	high	low	high
Ottawa	\$ 1,050	high	high	mid
Oshawa	\$ 1,053	high	low	high
Whitby	\$ 1,058	high	high	mid
Fort Erie	\$ 1,063	high	mid	mid
Vaughan	\$ 1,064	high	high	mid
Wainfleet	\$ 1,077	high	mid	low
Thunder Bay	\$ 1,085	high	low	mid
Port Colborne	\$ 1,085	high	low	low
Milton	\$ 1,093	high	high	low
Waterloo	\$ 1,101	high	mid	high
Oakville	\$ 1,102	high	high	high
Toronto	\$ 1,127	high	high	high
Niagara Falls	\$ 1,130	high	mid	mid
Tiny	\$ 1,148	high	high	low
Cobourg	\$ 1,164	high	mid	mid
Collingwood	\$ 1,203	high	high	mid
King	\$ 1,226	high	high	low
Windsor	\$ 1,248	high	low	high
Niagara-on-the-Lake	\$ 1,398	high	high	low
Average	\$ 955			
Median	\$ 952			

Trends and Observations - Net Municipal Levy Per Capita

- Net levy on a per capita basis ranged across the municipalities from \$704 to \$1,398 (with an average of \$955) per capita
- Municipalities with high proportions of cottages may appear high because persons owning cottage properties with a permanent residence elsewhere will not be included in the population base, resulting in a higher calculated net levy per capita. Examples include Collingwood and Wasaga Beach
- A review of the net levy per capita and the assessment per capita ranking is shown to help understand some of the factors impacting relative taxes, which will be compared later in the report
- Municipalities such as St. Catharines, Hamilton, Oshawa, Thunder Bay, Port Colborne and Windsor with high net levies and relatively low assessment bases to support the programs face additional challenges in terms of affordability and relative taxes
- Other influences on relative taxes include education tax differentials in the Commercial and Industrial classes as well as the tax ratios used in each municipality as will be profiled in the next section of the report
- A detailed review of the service envelopes, revenues and socio-demographics of the municipality is required to understand the factors causing these differences. Some of the driving factors include social service costs and significant differentials in terms of service levels

Municipality	Net Levy Ranking Per Capita	Assessment Per Capita Ranking	Levy per \$100,000 CVA	Net Levy Per 100,000 Assessment Ranking
Tiny	high	high	\$ 592	low
Caledon	low	high	\$ 685	low
Milton	high	high	\$ 742	low
Vaughan	high	high	\$ 751	low
Richmond Hill	mid	high	\$ 753	low
Whitchurch-Stouffville	mid	high	\$ 754	low
Markham	mid	high	\$ 763	low
Halton Hills	low	high	\$ 812	low
East Gwillimbury	low	high	\$ 816	low
Mississauga	low	high	\$ 823	low
King	high	high	\$ 833	low
Aurora	mid	high	\$ 838	low
Newmarket	low	high	\$ 858	low
Oakville	high	high	\$ 870	low
Wasaga Beach	mid	high	\$ 901	low
Burlington	mid	high	\$ 923	low
Kawartha Lakes	low	mid	\$ 960	low
Brampton	low	mid	\$ 976	low
Georgina	low	mid	\$ 1,022	low
Niagara-on-the-Lake	high	high	\$ 1,027	low
Norfolk	low	mid	\$ 1,036	low
Tay	low	mid	\$ 1,040	low
Leamington	low	mid	\$ 1,050	mid
Toronto	high	high	\$ 1,074	mid
Clarington	low	mid	\$ 1,077	mid
Barrie	low	mid	\$ 1,108	mid
Pickering	mid	high	\$ 1,109	mid
Collingwood	high	high	\$ 1,141	mid
West Lincoln	low	low	\$ 1,170	mid
Whitby	high	high	\$ 1,187	mid
Ottawa	high	high	\$ 1,209	mid
Chatham-Kent	low	mid	\$ 1,235	mid
Lincoln	mid	mid	\$ 1,240	mid
Pelham	mid	mid	\$ 1,243	mid
Orangeville	low	mid	\$ 1,255	mid
Orillia	low	mid	\$ 1,268	mid
Guelph	mid	mid	\$ 1,269	mid
Waterloo	high	mid	\$ 1,292	mid
Penetanguishene	low	low	\$ 1,302	mid
Grimsby	high	mid	\$ 1,335	mid
Wainfleet	high	mid	\$ 1,346	mid
Midland	mid	mid	\$ 1,406	mid
Cambridge	mid	mid	\$ 1,411	mid
Kitchener	low	low	\$ 1,446	mid
Fort Erie	high	mid	\$ 1,449	high
Stratford	mid	low	\$ 1,477	high
Kingston	mid	low	\$ 1,487	high
Thorold	mid	low	\$ 1,549	high
Peterborough	mid	low	\$ 1,563	high
London	mid	low	\$ 1,563	high
Sarnia	mid	low	\$ 1,589	high
Oshawa	high	low	\$ 1,607	high
Brantford	low	low	\$ 1,615	high
Hamilton	high	low	\$ 1,638	high
Niagara Falls	high	mid	\$ 1,648	high
St. Thomas	low	low	\$ 1,690	high
St. Catharines	high	low	\$ 1,713	high
Cobourg	high	mid	\$ 1,757	high
Port Colborne	high	low	\$ 1,813	high
North Bay	mid	low	\$ 1,844	high
Welland	mid	low	\$ 1,885	high
Sudbury	low	low	\$ 1,886	high
Windsor	high	low	\$ 2,010	high
Timmins	mid	low	\$ 2,107	high
Thunder Bay	high	low	\$ 2,123	high
Cornwall	mid	low	\$ 2,347	high
Average			\$ 1,277	
Median			\$ 1,242	
Maximum			\$ 2,347	

Trends and Observations - Net Municipal Levy Per 100,000 Assessment (Unweighted)

- Net levy on a per 100,000 of assessment ranged across the municipalities from \$592 to \$2,347 (with an average of \$1,277) per capita
- There is a strong relationship between the assessment per capita and net levy per 100,000 of assessment such that for the most part, municipalities with high assessment bases have low net levy per 100,000 of assessment

Reserves

Reserves are a critical component of a municipality's long-term financing plan. The purpose for maintaining reserves is to:

- Provide stability of tax rates in the face of variable and uncontrollable factors (consumption, interest rates, unemployment rates, changes in subsidies)
- Provide financing for one-time or short term requirements without permanently impacting the tax and utility rates
- Make provisions for replacements/acquisitions of assets/infrastructure that are currently being consumed and depreciated
- Avoid spikes in funding requirements of the capital budget by reducing their reliance on long-term debt borrowings
- Provide a source of internal financing
- Ensure adequate cash flows
- Provide flexibility to manage debt levels and protect the municipality's financial position
- Provide for future liabilities incurred in the current year but paid for in the future

Debt

The Ministry of Municipal Affairs and Housing regulates the level of debt that may be incurred by municipalities such that no more than 25% of the total own purpose revenue can be used to service debt and other long term obligations without receiving OMB approval. In addition to confirming that the debt is within the legislated limits, Government Finance Officers' Association (GFOA) recommends the following analysis be undertaken:

Measures of the tax and revenue base, such as

- projections of key, relevant economic variables
- population trends
- utilization trends for services underlying revenues

Evaluation of trends relating to the government's financial performance, such as:

- revenues and expenditures
- net revenues available after meeting operating requirements
- reliability of revenues expected to pay debt service
- unreserved fund balance levels

Debt service obligations such as:

- existing debt service requirements
- debt service as a percentage of expenditures, or tax or system revenues

Measures of debt burden on the community such as

- debt per capita
- debt as a percentage of full or equalized assessed property value

A number of these indicators have been included in this section of the report

Reserves as a % of Total Expenditures

- The following table provides the 2003 Reserves (excluding obligatory reserves) compared to the 2003 Total Expenditures
- Reserves as a percentage of Total Expenditures was calculated. The results across the survey range from a low of 5.6% to a high of 164%

Municipality	Reserves	Total Expenditures	2003 Reserves as % Total Expenditures	2002 Reserves as % Total Expenditures
Orangeville	\$ 1,455,413	\$ 25,873,778	5.6%	25.1%
St. Thomas	\$ 4,951,827	\$ 73,442,648	6.7%	N/A
Timmins	\$ 5,966,002	\$ 79,620,918	7.5%	
North Bay	\$ 9,324,810	\$ 123,020,921	7.6%	5.9%
Kawartha Lakes	\$ 12,559,766	\$ 113,268,325	11.1%	
Chatham-Kent	\$ 26,969,835	\$ 221,477,845	12.2%	13.7%
Ottawa	\$ 258,112,934	\$ 1,969,989,224	13.1%	14.8%
Toronto	\$ 1,076,131,927	\$ 7,230,229,243	14.9%	14.0%
Sudbury	\$ 61,255,275	\$ 409,039,595	15.0%	14.8%
Midland	\$ 2,783,632	\$ 17,852,986	15.6%	14.4%
Sarnia	\$ 12,068,048	\$ 76,769,427	15.7%	N/A
Cobourg	\$ 3,629,335	\$ 22,191,519	16.4%	N/A
Brantford	\$ 34,031,808	\$ 189,748,002	17.9%	18.7%
Oshawa	\$ 18,790,734	\$ 103,934,965	18.1%	14.6%
Tiny	\$ 2,023,290	\$ 11,019,494	18.4%	31.3%
Kitchener	\$ 30,527,792	\$ 158,554,538	19.3%	17.0%
Fort Erie	\$ 4,776,907	\$ 24,079,892	19.8%	18.7%
Newmarket	\$ 10,201,228	\$ 51,178,118	19.9%	
Wainfleet	\$ 810,856	\$ 3,828,533	21.2%	16.4%
Guelph	\$ 48,410,182	\$ 222,837,914	21.7%	21.9%
Niagara Region	\$ 141,711,181	\$ 624,945,320	22.7%	23.7%
Niagara Falls	\$ 23,177,867	\$ 100,455,369	23.1%	16.4%
Pelham	\$ 1,977,347	\$ 8,512,154	23.2%	26.0%
Peterborough	\$ 41,437,155	\$ 174,597,313	23.7%	N/A
Port Colborne	\$ 3,752,535	\$ 14,893,902	25.2%	26.5%
Cambridge	\$ 22,055,097	\$ 87,044,286	25.3%	27.9%
Orillia	\$ 11,646,319	\$ 43,725,066	26.6%	30.3%
Stratford	\$ 18,231,506	\$ 66,741,131	27.3%	20.4%
London	\$ 173,427,739	\$ 629,846,288	27.5%	28.0%
Thunder Bay	\$ 81,992,169	\$ 285,354,797	28.7%	N/A
Burlington	\$ 36,480,053	\$ 121,523,616	30.0%	38.0%
Oakville	\$ 35,241,035	\$ 114,742,449	30.7%	30.1%
St. Catharines	\$ 30,204,668	\$ 96,469,183	31.3%	31.7%
Hamilton	\$ 334,818,435	\$ 1,061,779,167	31.5%	32.0%
Georgina	\$ 8,327,347	\$ 25,868,476	32.2%	37.4%
Pickering	\$ 18,572,282	\$ 57,014,523	32.6%	35.2%
Cornwall	\$ 44,867,837	\$ 132,368,470	33.9%	41.6%
Kingston	\$ 86,802,912	\$ 255,939,059	33.9%	28.8%
Halton Hills	\$ 9,616,632	\$ 28,225,356	34.1%	28.8%
Collingwood	\$ 9,623,725	\$ 27,502,317	35.0%	30.3%
East Gwillimbury	\$ 4,128,575	\$ 11,734,886	35.2%	42.3%
Waterloo Region	\$ 174,802,947	\$ 489,484,058	35.7%	37.6%
Barrie	\$ 58,998,770	\$ 159,164,716	37.1%	37.2%
Niagara-on-the-Lake	\$ 5,646,928	\$ 15,192,799	37.2%	45.9%
Whitby	\$ 25,802,384	\$ 67,301,925	38.3%	34.3%
Leamington	\$ 12,869,636	\$ 29,162,396	44.1%	N/A
Whitchurch-Stouffville	\$ 7,727,015	\$ 15,384,903	50.2%	82.3%
Markham	\$ 82,080,964	\$ 161,313,199	50.9%	N/A
Tay	\$ 4,907,815	\$ 9,258,976	53.0%	59.4%
Halton Region	\$ 232,979,057	\$ 430,160,179	54.2%	50.1%
West Lincoln	\$ 4,388,031	\$ 8,016,857	54.7%	48.8%
Milton	\$ 20,379,764	\$ 37,212,838	54.8%	49.6%
Vaughan	\$ 99,047,725	\$ 174,461,298	56.8%	53.3%
King	\$ 9,131,358	\$ 14,415,663	63.3%	62.2%
Wasaga Beach	\$ 12,410,808	\$ 19,129,653	64.9%	77.3%
Welland	\$ 24,842,026	\$ 36,110,529	68.8%	70.3%
Penetanguishene	\$ 9,327,507	\$ 9,635,513	96.8%	102.2%
Brampton	\$ 286,620,512	\$ 237,355,389	120.8%	148.2%
Clarington	\$ 66,878,489	\$ 46,862,931	142.7%	N/A
Mississauga	\$ 631,482,707	\$ 405,740,683	155.6%	174.4%
Thorold	\$ 26,157,163	\$ 15,948,845	164.0%	170.4%
Average			38.6%	42.4%

Reserves as a % of Total Expenditures by Lower Tier

Municipality	Reserves	Total Expenditures	2003 Reserves as % Total Expenditures	2002 Reserves as % Total Expenditures
Orangeville	\$ 1,455,413	\$ 25,873,778	5.6%	25.1%
Midland	\$ 2,783,632	\$ 17,852,986	15.6%	14.4%
Sarnia	\$ 12,068,048	\$ 76,769,427	15.7%	N/A
Cobourg	\$ 3,629,335	\$ 22,191,519	16.4%	N/A
Oshawa	\$ 18,790,734	\$ 103,934,965	18.1%	14.6%
Tiny	\$ 2,023,290	\$ 11,019,494	18.4%	31.3%
Kitchener	\$ 30,527,792	\$ 158,554,538	19.3%	17.0%
Fort Erie	\$ 4,776,907	\$ 24,079,892	19.8%	18.7%
Newmarket	\$ 10,201,228	\$ 51,178,118	19.9%	
Wainfleet	\$ 810,856	\$ 3,828,533	21.2%	16.4%
Niagara Falls	\$ 23,177,867	\$ 100,455,369	23.1%	16.4%
Pelham	\$ 1,977,347	\$ 8,512,154	23.2%	26.0%
Port Colborne	\$ 3,752,535	\$ 14,893,902	25.2%	26.5%
Cambridge	\$ 22,055,097	\$ 87,044,286	25.3%	27.9%
Burlington	\$ 36,480,053	\$ 121,523,616	30.0%	38.0%
Oakville	\$ 35,241,035	\$ 114,742,449	30.7%	30.1%
St. Catharines	\$ 30,204,668	\$ 96,469,183	31.3%	31.7%
Georgina	\$ 8,327,347	\$ 25,868,476	32.2%	37.4%
Pickering	\$ 18,572,282	\$ 57,014,523	32.6%	35.2%
Halton Hills	\$ 9,616,632	\$ 28,225,356	34.1%	28.8%
Collingwood	\$ 9,623,725	\$ 27,502,317	35.0%	30.3%
East Gwillimbury	\$ 4,128,575	\$ 11,734,886	35.2%	42.3%
Niagara-on-the-Lake	\$ 5,646,928	\$ 15,192,799	37.2%	45.9%
Whitby	\$ 25,802,384	\$ 67,301,925	38.3%	34.3%
Leamington	\$ 12,869,636	\$ 29,162,396	44.1%	N/A
Whitchurch-Stouffville	\$ 7,727,015	\$ 15,384,903	50.2%	82.3%
Markham	\$ 82,080,964	\$ 161,313,199	50.9%	N/A
Tay	\$ 4,907,815	\$ 9,258,976	53.0%	59.4%
West Lincoln	\$ 4,388,031	\$ 8,016,857	54.7%	48.8%
Milton	\$ 20,379,764	\$ 37,212,838	54.8%	49.6%
Vaughan	\$ 99,047,725	\$ 174,461,298	56.8%	53.3%
King	\$ 9,131,358	\$ 14,415,663	63.3%	62.2%
Wasaga Beach	\$ 12,410,808	\$ 19,129,653	64.9%	77.3%
Welland	\$ 24,842,026	\$ 36,110,529	68.8%	70.3%
Penetanguishene	\$ 9,327,507	\$ 9,635,513	96.8%	102.2%
Brampton	\$ 286,620,512	\$ 237,355,389	120.8%	148.2%
Clarington	\$ 66,878,489	\$ 46,862,931	142.7%	N/A
Mississauga	\$ 631,482,707	\$ 405,740,683	155.6%	174.4%
Thorold	\$ 26,157,163	\$ 15,948,845	164.0%	170.4%
Average			47.3%	51.1%

Reserves as a % of Total Expenditures by Tier

Single Tier Municipalities

Municipality	Reserves	Total Expenditures	2003 Reserves as % Total Expenditures	2002 Reserves as % Total Expenditures
St. Thomas	\$ 4,951,827	\$ 73,442,648	6.7%	N/A
Timmins	\$ 5,966,002	\$ 79,620,918	7.5%	
North Bay	\$ 9,324,810	\$ 123,020,921	7.6%	5.9%
Kawartha Lakes	\$ 12,559,766	\$ 113,268,325	11.1%	
Chatham-Kent	\$ 26,969,835	\$ 221,477,845	12.2%	13.7%
Ottawa	\$ 258,112,934	\$ 1,969,989,224	13.1%	14.8%
Toronto	\$ 1,076,131,927	\$ 7,230,229,243	14.9%	14.0%
Sudbury	\$ 61,255,275	\$ 409,039,595	15.0%	14.8%
Brantford	\$ 34,031,808	\$ 189,748,002	17.9%	18.7%
Guelph	\$ 48,410,182	\$ 222,837,914	21.7%	21.9%
Peterborough	\$ 41,437,155	\$ 174,597,313	23.7%	N/A
Orillia	\$ 11,646,319	\$ 43,725,066	26.6%	30.3%
Stratford	\$ 18,231,506	\$ 66,741,131	27.3%	20.4%
London	\$ 173,427,739	\$ 629,846,288	27.5%	28.0%
Thunder Bay	\$ 81,992,169	\$ 285,354,797	28.7%	N/A
Hamilton	\$ 334,818,435	\$ 1,061,779,167	31.5%	32.0%
Cornwall	\$ 44,867,837	\$ 132,368,470	33.9%	41.6%
Kingston	\$ 86,802,912	\$ 255,939,059	33.9%	28.8%
Barrie	\$ 58,998,770	\$ 159,164,716	37.1%	37.2%
Average			21.0%	23.0%

Upper Tier Municipalities

Region	Reserves	Total Expenditures	2004 Reserves as % Total Expenditures	2003 Reserves as % Total Expenditures
Halton Region	\$ 232,979,057	\$ 430,160,179	54.2%	50.1%
Niagara Region	\$ 141,711,181	\$ 624,945,320	22.7%	23.7%
Waterloo Region	\$ 174,802,947	\$ 489,484,058	35.7%	37.6%
Average			37.5%	37.1%

Reserves as a % of Total Taxation

Reserves offer liquidity which enhances the municipality's flexibility both in addressing unplanned operating requirements and in permitting the municipality to temporarily fund capital projects internally, allowing it time to access debt markets and take advantage of favourable conditions.

The table reflects the 2003 Reserves (excluding obligatory reserves) and Total Taxation.

As shown in the table, the level of reserves varies across the survey from 11.2% to 310.4%. The level of reserves required will vary for a number of reasons including:

- Services provided by the municipality
- Age and condition of infrastructure
- Inventory of fleet and vehicles supporting municipal operations
- Level of expenditures
- Internal debt and reserve policies
- Targets, ranges established on a reserve by reserve basis
- Economic conditions and projections

Municipality	Total Reserves (Excluding Obligatory)	Total Taxation	2003 Reserves as a % of Taxation	2002 Reserves as a % of Taxation
Orangeville	\$ 1,455,413	\$ 12,953,396	11.2%	48.7%
Timmins	\$ 5,966,002	\$ 40,215,221	14.8%	N/A
St. Thomas	\$ 4,951,827	\$ 27,005,502	18.3%	N/A
North Bay	\$ 9,324,810	\$ 50,177,910	18.6%	15.3%
Kawartha Lakes	\$ 12,559,766	\$ 55,373,440	22.7%	N/A
Midland	\$ 2,783,632	\$ 11,928,130	23.3%	23.5%
Tiny	\$ 2,023,290	\$ 8,445,694	24.0%	40.0%
Ottawa	\$ 258,112,934	\$ 1,014,344,088	25.4%	27.3%
Cobourg	\$ 3,629,335	\$ 13,862,153	26.2%	N/A
Oshawa	\$ 18,790,734	\$ 71,151,768	26.4%	20.3%
Wainfleet	\$ 810,856	\$ 2,829,816	28.7%	24.2%
Sarnia	\$ 12,068,048	\$ 41,955,800	28.8%	N/A
Chatham-Kent	\$ 26,969,835	\$ 85,986,305	31.4%	35.3%
Toronto	\$ 1,076,131,927	\$ 2,905,900,517	37.0%	31.2%
Pelham	\$ 1,977,347	\$ 5,039,112	39.2%	48.6%
Fort Erie	\$ 4,776,907	\$ 11,240,834	42.5%	45.3%
Orillia	\$ 11,646,319	\$ 27,166,672	42.9%	48.3%
Kitchener	\$ 30,527,792	\$ 69,108,244	44.2%	38.3%
Newmarket	\$ 10,201,228	\$ 23,049,228	44.3%	N/A
Port Colborne	\$ 3,752,535	\$ 8,303,242	45.2%	51.7%
Brantford	\$ 34,031,808	\$ 74,373,172	45.8%	50.6%
Georgina	\$ 8,327,347	\$ 18,058,697	46.1%	54.7%
Sudbury	\$ 61,255,275	\$ 132,826,487	46.1%	45.9%
Guelph	\$ 48,410,182	\$ 104,919,559	46.1%	41.1%
Oakville	\$ 35,241,035	\$ 72,967,856	48.3%	47.6%
Cambridge	\$ 22,055,097	\$ 45,280,433	48.7%	53.3%
Niagara Falls	\$ 23,177,867	\$ 46,553,685	49.8%	35.4%
Pickering	\$ 18,572,282	\$ 36,369,508	51.1%	52.7%
St. Catharines	\$ 30,204,668	\$ 57,016,557	53.0%	56.5%
London	\$ 173,427,739	\$ 321,797,689	53.9%	55.3%
Halton Hills	\$ 9,616,632	\$ 17,487,938	55.0%	46.9%
East Gwillimbury	\$ 4,128,575	\$ 7,421,025	55.6%	67.2%
Burlington	\$ 36,480,053	\$ 65,210,380	55.9%	61.0%
Niagara Region	\$ 141,711,181	\$ 232,037,483	61.1%	65.1%
Stratford	\$ 18,231,506	\$ 29,711,664	61.4%	47.7%
Peterborough	\$ 41,437,155	\$ 66,036,481	62.7%	N/A
Barrie	\$ 58,998,770	\$ 92,761,506	63.6%	73.5%
Hamilton	\$ 334,818,435	\$ 505,504,860	66.2%	69.8%
Waterloo Region	\$ 174,802,947	\$ 262,038,080	66.7%	70.1%
Collingwood	\$ 9,623,725	\$ 14,213,236	67.7%	57.9%
Whitby	\$ 25,802,384	\$ 37,313,020	69.2%	53.4%
Kingston	\$ 86,802,912	\$ 119,902,266	72.4%	59.4%
Thunder Bay	\$ 81,992,169	\$ 110,064,515	74.5%	N/A
King	\$ 9,131,358	\$ 10,278,759	88.8%	85.1%
Leamington	\$ 12,869,636	\$ 13,738,518	93.7%	N/A
Tay	\$ 4,907,815	\$ 5,215,089	94.1%	96.1%
Whitchurch-Stouffville	\$ 7,727,015	\$ 7,667,414	100.8%	152.9%
Cornwall	\$ 44,867,837	\$ 44,520,460	100.8%	127.3%
Halton Region	\$ 232,979,057	\$ 229,363,936	101.6%	93.1%
Welland	\$ 24,842,026	\$ 23,684,331	104.9%	115.9%
West Lincoln	\$ 4,388,031	\$ 4,102,994	106.9%	95.7%
Markham	\$ 82,080,964	\$ 74,638,059	110.0%	N/A
Wasaga Beach	\$ 12,410,808	\$ 10,758,128	115.4%	122.7%
Niagara-on-the-Lake	\$ 5,646,928	\$ 4,781,924	118.1%	124.1%
Vaughan	\$ 99,047,725	\$ 78,898,290	125.5%	132.4%
Milton	\$ 20,379,764	\$ 12,876,114	158.3%	133.8%
Penetanguishene	\$ 9,327,507	\$ 5,478,124	170.3%	181.5%
Brampton	\$ 286,620,512	\$ 136,020,529	210.7%	272.4%
Clarington	\$ 66,878,489	\$ 28,365,869	235.8%	N/A
Mississauga	\$ 631,482,707	\$ 221,021,429	285.7%	328.2%
Thorold	\$ 26,157,163	\$ 8,425,631	310.4%	319.2%
Average			74.6%	80.9%
Median			55.0%	55.0%

Debt Charges as a % of Total Expenditures

Debt service costs as a percentage of the total expenditures highlights the magnitude of expenditures required to service past obligation.

Municipality	Total Long Term Debt Service Costs	Total Expenditures Less Unfunded Liabilities	2003 % LTD of Total Expenditures	2002 % LTD of Total Expenditures
Markham	\$ -	\$ 161,313,199	0.0%	N/A
Port Colborne	\$ -	\$ 14,893,902	0.0%	6.2%
Mississauga	\$ 9,231	\$ 405,740,683	0.0%	0.1%
West Lincoln	\$ 10,172	\$ 8,016,857	0.1%	0.1%
Timmins	\$ 150,000	\$ 79,620,918	0.2%	N/A
Brampton	\$ 396,919	\$ 237,355,389	0.2%	0.9%
Tiny	\$ 36,565	\$ 11,019,494	0.3%	0.5%
Whitchurch	\$ 55,959	\$ 15,384,903	0.4%	1.2%
Vaughan	\$ 813,264	\$ 174,461,298	0.5%	0.4%
Brantford	\$ 1,455,028	\$ 189,748,002	0.8%	1.1%
Sudbury	\$ 3,421,186	\$ 409,039,595	0.8%	0.6%
Barrie	\$ 1,467,555	\$ 159,164,716	0.9%	1.2%
Cambridge	\$ 858,521	\$ 87,044,286	1.0%	1.3%
Orillia	\$ 541,836	\$ 43,725,066	1.2%	1.5%
Niagara Falls	\$ 1,308,853	\$ 100,455,369	1.3%	1.3%
Wainfleet	\$ 50,660	\$ 3,828,533	1.3%	1.5%
Milton	\$ 528,265	\$ 37,212,838	1.4%	1.9%
Clarington	\$ 713,123	\$ 46,862,931	1.5%	N/A
Stratford	\$ 1,101,893	\$ 66,741,131	1.7%	6.7%
Niagara-on-the-Lake	\$ 316,676	\$ 15,192,799	2.1%	2.4%
Pelham	\$ 181,845	\$ 8,512,154	2.1%	2.3%
Halton Hills	\$ 772,918	\$ 28,225,356	2.7%	2.9%
Chatham-Kent	\$ 6,096,876	\$ 221,477,845	2.8%	1.8%
Kitchener	\$ 4,383,459	\$ 158,554,538	2.8%	2.5%
Pickering	\$ 1,633,902	\$ 57,014,523	2.9%	2.1%
Cobourg	\$ 677,786	\$ 22,191,519	3.1%	N/A
Waterloo Region	\$ 15,197,305	\$ 489,484,058	3.1%	3.2%
St. Thomas	\$ 2,373,642	\$ 73,442,648	3.2%	N/A
King	\$ 473,062	\$ 14,415,663	3.3%	3.4%
Newmarket	\$ 1,683,603	\$ 51,178,118	3.3%	N/A
Thorold	\$ 539,992	\$ 15,948,845	3.4%	3.6%
Oakville	\$ 3,988,490	\$ 114,742,449	3.5%	3.6%
Thunder Bay	\$ 9,995,998	\$ 285,354,797	3.5%	N/A
Toronto	\$ 269,274,898	\$ 7,230,229,243	3.7%	4.0%
Midland	\$ 712,038	\$ 17,852,986	4.0%	8.7%
Burlington	\$ 4,973,980	\$ 121,523,616	4.1%	5.0%
Oshawa	\$ 4,362,067	\$ 103,934,965	4.2%	2.9%
Peterborough	\$ 7,359,597	\$ 174,597,313	4.2%	N/A
Hamilton	\$ 45,321,930	\$ 1,061,779,167	4.3%	3.6%
Kingston	\$ 11,180,090	\$ 255,939,059	4.4%	4.4%
Cornwall	\$ 6,023,054	\$ 132,368,470	4.6%	3.6%
Niagara Region	\$ 29,073,693	\$ 624,945,320	4.7%	4.2%
Halton Region	\$ 20,179,196	\$ 430,160,179	4.7%	4.0%
Orangeville	\$ 1,218,289	\$ 25,873,778	4.7%	0.8%
North Bay	\$ 5,888,666	\$ 123,020,921	4.8%	4.9%
Guelph	\$ 11,083,188	\$ 222,837,914	5.0%	5.5%
Whitby	\$ 3,366,592	\$ 67,301,925	5.0%	5.0%
Fort Erie	\$ 1,205,216	\$ 24,079,892	5.0%	4.5%
London	\$ 31,845,689	\$ 629,846,288	5.1%	4.7%
Welland	\$ 1,920,433	\$ 36,110,529	5.3%	5.6%
St. Catharines	\$ 5,486,940	\$ 96,469,183	5.7%	4.8%
Ottawa	\$ 115,518,970	\$ 1,969,989,224	5.9%	6.2%
Kawartha Lakes	\$ 7,118,754	\$ 113,268,325	6.3%	N/A
Penetanguishene	\$ 646,935	\$ 9,635,513	6.7%	8.2%
Tay	\$ 666,269	\$ 9,258,976	7.2%	6.2%
Georgina	\$ 1,864,190	\$ 25,868,476	7.2%	5.1%
East Gwillimbury	\$ 871,384	\$ 11,734,886	7.4%	7.9%
Collingwood	\$ 2,049,624	\$ 27,502,317	7.5%	8.5%
Leamington	\$ 3,247,220	\$ 29,162,396	11.1%	N/A
Sarnia	\$ 9,150,280	\$ 76,769,427	11.9%	N/A
Wasaga Beach	\$ 2,281,751	\$ 19,129,653	11.9%	11.7%
Average			3.6%	3.7%

Source 2003 FIRs

Debt Charges as a % of Total Expenditures by Tier

Lower Tier Municipalities

Municipality	Total Long Term Debt Service Costs	Total Expenditures Less Unfunded Liabilities	2003 % LTD of Total Expenditures	2002 % LTD of Total Expenditures
Markham	\$ -	\$ 161,313,199	0.0%	N/A
Port Colborne	\$ -	\$ 14,893,902	0.0%	6.2%
Mississauga	\$ 9,231	\$ 405,740,683	0.0%	0.1%
West Lincoln	\$ 10,172	\$ 8,016,857	0.1%	0.1%
Brampton	\$ 396,919	\$ 237,355,389	0.2%	0.9%
Tiny	\$ 36,565	\$ 11,019,494	0.3%	0.5%
Whitchurch	\$ 55,959	\$ 15,384,903	0.4%	1.2%
Vaughan	\$ 813,264	\$ 174,461,298	0.5%	0.4%
Cambridge	\$ 858,521	\$ 87,044,286	1.0%	1.3%
Niagara Falls	\$ 1,308,853	\$ 100,455,369	1.3%	1.3%
Wainfleet	\$ 50,660	\$ 3,828,533	1.3%	1.5%
Milton	\$ 528,265	\$ 37,212,838	1.4%	1.9%
Clarington	\$ 713,123	\$ 46,862,931	1.5%	N/A
Niagara-on-the-Lake	\$ 316,676	\$ 15,192,799	2.1%	2.4%
Pelham	\$ 181,845	\$ 8,512,154	2.1%	2.3%
Halton Hills	\$ 772,918	\$ 28,225,356	2.7%	2.9%
Kitchener	\$ 4,383,459	\$ 158,554,538	2.8%	2.5%
Pickering	\$ 1,633,902	\$ 57,014,523	2.9%	2.1%
Cobourg	\$ 677,786	\$ 22,191,519	3.1%	N/A
King	\$ 473,062	\$ 14,415,663	3.3%	3.4%
Newmarket	\$ 1,683,603	\$ 51,178,118	3.3%	N/A
Thorold	\$ 539,992	\$ 15,948,845	3.4%	3.6%
Oakville	\$ 3,988,490	\$ 114,742,449	3.5%	3.6%
Midland	\$ 712,038	\$ 17,852,986	4.0%	8.7%
Burlington	\$ 4,973,980	\$ 121,523,616	4.1%	5.0%
Oshawa	\$ 4,362,067	\$ 103,934,965	4.2%	2.9%
Orangeville	\$ 1,218,289	\$ 25,873,778	4.7%	0.8%
Whitby	\$ 3,366,592	\$ 67,301,925	5.0%	5.0%
Fort Erie	\$ 1,205,216	\$ 24,079,892	5.0%	4.5%
Welland	\$ 1,920,433	\$ 36,110,529	5.3%	5.6%
St. Catharines	\$ 5,486,940	\$ 96,469,183	5.7%	4.8%
Penetanguishene	\$ 646,935	\$ 9,635,513	6.7%	8.2%
Tay	\$ 666,269	\$ 9,258,976	7.2%	6.2%
Georgina	\$ 1,864,190	\$ 25,868,476	7.2%	5.1%
East Gwillimbury	\$ 871,384	\$ 11,734,886	7.4%	7.9%
Collingwood	\$ 2,049,624	\$ 27,502,317	7.5%	8.5%
Leamington	\$ 3,247,220	\$ 29,162,396	11.1%	N/A
Sarnia	\$ 9,150,280	\$ 76,769,427	11.9%	N/A
Wasaga Beach	\$ 2,281,751	\$ 19,129,653	11.9%	11.7%
Average			3.7%	3.7%

Debt Charges as a % of Total Expenditures by Tier

Single Tier Municipalities

Municipality	Total Long Term Debt Service Costs	Total Expenditures Less Unfunded Liabilities	2003 % LTD of Total Expenditures	2002 % LTD of Total Expenditures
Timmins	\$ 150,000	\$ 79,620,918	0.2%	N/A
Brantford	\$ 1,455,028	\$ 189,748,002	0.8%	1.1%
Sudbury	\$ 3,421,186	\$ 409,039,595	0.8%	0.6%
Barrie	\$ 1,467,555	\$ 159,164,716	0.9%	1.2%
Orillia	\$ 541,836	\$ 43,725,066	1.2%	1.5%
Stratford	\$ 1,101,893	\$ 66,741,131	1.7%	6.7%
Chatham-Kent	\$ 6,096,876	\$ 221,477,845	2.8%	1.8%
St. Thomas	\$ 2,373,642	\$ 73,442,648	3.2%	N/A
Thunder Bay	\$ 9,995,998	\$ 285,354,797	3.5%	N/A
Toronto	\$ 269,274,898	\$ 7,230,229,243	3.7%	4.0%
Peterborough	\$ 7,359,597	\$ 174,597,313	4.2%	N/A
Hamilton	\$ 45,321,930	\$ 1,061,779,167	4.3%	3.6%
Kingston	\$ 11,180,090	\$ 255,939,059	4.4%	4.4%
Cornwall	\$ 6,023,054	\$ 132,368,470	4.6%	3.6%
North Bay	\$ 5,888,666	\$ 123,020,921	4.8%	4.9%
Guelph	\$ 11,083,188	\$ 222,837,914	5.0%	5.5%
London	\$ 31,845,689	\$ 629,846,288	5.1%	4.7%
Ottawa	\$ 115,518,970	\$ 1,969,989,224	5.9%	6.2%
Kawartha Lakes	\$ 7,118,754	\$ 113,268,325	6.3%	N/A
Average			3.3%	3.6%

Upper Tier Municipalities

Municipality	Total Long Term Debt Service Costs	Total Expenditures Less Unfunded Liabilities	2003 % LTD of Total Expenditures	2002 % LTD of Total Expenditures
Waterloo Region	\$ 15,197,305	\$ 489,484,058	3.1%	3.2%
Niagara Region	\$ 29,073,693	\$ 624,945,320	4.7%	4.2%
Halton Region	\$ 20,179,196	\$ 430,160,179	4.7%	4.0%
Average			4.1%	3.8%

Debt as a % of Taxation

This information assists in assessing the demands that are on the financial resources of the municipality.

The following table provides a comparison of the 2003 Long Term Debt Charges (Principal and Interest) as a percentage of Total Taxation. This analysis excludes long term debt charges associated with water and sewer operations.

There is a significant range across the survey from 0% to 11.7%

Municipality	Total Long Term Debt Service Costs (Principal & Interest - Excluding Water/Sewer)	Total Taxation	2003 Debt as a % of Taxation (Excluding Water/Sewer)
Markham	\$ -	\$ 74,638,059	0.0%
West Lincoln	\$ -	\$ 4,102,994	0.0%
Mississauga	\$ 9,231	\$ 221,021,429	0.0%
Tay	\$ 2,838	\$ 5,215,089	0.1%
Brampton	\$ 396,919	\$ 136,020,529	0.3%
Orillia	\$ 99,171	\$ 27,166,672	0.4%
Timmins	\$ 150,000	\$ 40,215,221	0.4%
Tiny	\$ 36,565	\$ 8,445,694	0.4%
Whitchurch-Stouffville	\$ 55,959	\$ 7,667,414	0.7%
Vaughan	\$ 786,327	\$ 78,898,290	1.0%
Sudbury	\$ 1,441,690	\$ 132,826,487	1.1%
Barrie	\$ 1,077,027	\$ 92,761,506	1.2%
Midland	\$ 152,795	\$ 11,928,130	1.3%
Cambridge	\$ 650,856	\$ 45,280,433	1.4%
Brantford	\$ 1,213,516	\$ 74,373,172	1.6%
Wainfleet	\$ 50,660	\$ 2,829,816	1.8%
Fort Erie	\$ 201,692	\$ 11,240,834	1.8%
Niagara Falls	\$ 917,691	\$ 46,553,685	2.0%
Thorold	\$ 195,766	\$ 8,425,631	2.3%
Halton Region	\$ 5,455,996	\$ 229,363,936	2.4%
Wasaga Beach	\$ 264,858	\$ 10,758,128	2.5%
Clarington	\$ 713,123	\$ 28,365,869	2.5%
Penetanguishene	\$ 150,549	\$ 5,478,124	2.7%
Pelham	\$ 149,910	\$ 5,039,112	3.0%
Chatham-Kent	\$ 2,567,498	\$ 85,986,305	3.0%
Stratford	\$ 988,985	\$ 29,711,664	3.3%
King	\$ 348,735	\$ 10,278,759	3.4%
Cobourg	\$ 521,248	\$ 13,862,153	3.8%
Niagara-on-the-Lake	\$ 194,366	\$ 4,781,924	4.1%
Milton	\$ 528,255	\$ 12,876,114	4.1%
Halton Hills	\$ 772,918	\$ 17,487,938	4.4%
Pickering	\$ 1,633,902	\$ 36,369,508	4.5%
St. Thomas	\$ 1,247,579	\$ 27,005,502	4.6%
Waterloo Region	\$ 12,432,615	\$ 262,038,080	4.7%
Oakville	\$ 3,988,490	\$ 72,967,856	5.5%
Kitchener	\$ 4,234,013	\$ 69,108,244	6.1%
Oshawa	\$ 4,362,067	\$ 71,151,768	6.1%
Georgina	\$ 1,114,641	\$ 18,058,697	6.2%
London	\$ 20,018,531	\$ 321,797,689	6.2%
Collingwood	\$ 896,071	\$ 14,213,236	6.3%
Orangeville	\$ 837,917	\$ 12,953,396	6.5%
Guelph	\$ 6,940,892	\$ 104,919,559	6.6%
Welland	\$ 1,574,608	\$ 23,684,331	6.6%
Newmarket	\$ 1,683,603	\$ 23,049,228	7.3%
Peterborough	\$ 4,819,201	\$ 66,036,481	7.3%
Kingston	\$ 8,810,765	\$ 119,902,266	7.3%
Burlington	\$ 4,973,980	\$ 65,210,380	7.6%
Port Colborne	\$ 653,227	\$ 8,303,242	7.9%
Hamilton	\$ 41,217,686	\$ 505,504,860	8.2%
Thunder Bay	\$ 9,055,691	\$ 110,064,515	8.2%
Kawartha Lakes	\$ 4,796,435	\$ 55,373,440	8.7%
St. Catharines	\$ 4,928,138	\$ 57,016,557	8.6%
Toronto	\$ 257,670,102	\$ 2,905,900,517	8.9%
Whitby	\$ 3,366,592	\$ 37,313,020	9.0%
Leamington	\$ 1,289,254	\$ 13,738,518	9.4%
Sarnia	\$ 3,946,354	\$ 41,955,800	9.4%
Niagara Region	\$ 22,001,517	\$ 232,037,483	9.5%
Ottawa	\$ 102,208,109	\$ 1,014,344,088	10.1%
North Bay	\$ 5,247,013	\$ 50,177,910	10.5%
East Gwillimbury	\$ 814,165	\$ 7,421,025	11.0%
Cornwall	\$ 5,198,160	\$ 44,520,460	11.7%
Average			4.7%

Debt To Reserve Ratio

This includes all reserves and all outstanding debt as reflected on Schedules 60 and 74 of the 2003 FIRs.

Municipality	Total Reserves	Total Debt Outstanding	2003 Debt to Reserves Ratio	2002 Debt to Reserves Ratio
Markham	\$ 212,701,774	\$ -	0.0	N/A
Mississauga	\$ 730,691,274	\$ -	0.0	0.0
Brampton	\$ 398,048,733	\$ 11,268	0.0	0.0
West Lincoln	\$ 5,268,516	\$ 19,000	0.0	0.0
Whitchurch-Stouffville	\$ 11,525,806	\$ 51,000	0.0	0.0
Vaughan	\$ 256,787,668	\$ 4,217,323	0.0	0.0
Milton	\$ 38,257,141	\$ 1,103,700	0.0	0.1
Cambridge	\$ 41,241,604	\$ 1,571,390	0.0	0.1
Tiny	\$ 3,245,391	\$ 125,867	0.0	0.0
Barrie	\$ 98,153,411	\$ 4,376,212	0.0	0.1
Timmins	\$ 5,966,002	\$ 640,000	0.1	N/A
Thorold	\$ 26,859,078	\$ 2,266,696	0.1	0.1
Wainfleet	\$ 855,034	\$ 75,593	0.1	0.2
Whitby	\$ 71,702,523	\$ 9,006,219	0.1	0.2
Niagara Falls	\$ 41,867,102	\$ 9,142,832	0.2	0.2
Clarington	\$ 79,938,085	\$ 18,985,040	0.2	N/A
King	\$ 11,308,437	\$ 2,802,818	0.2	0.3
Cornwall	\$ 44,926,979	\$ 11,511,307	0.3	0.3
Oakville	\$ 67,176,286	\$ 18,925,819	0.3	0.3
Welland	\$ 30,268,362	\$ 8,590,407	0.3	0.3
Pelham	\$ 3,383,444	\$ 1,011,715	0.3	0.3
Orillia	\$ 11,836,909	\$ 3,561,954	0.3	0.1
Pickering	\$ 36,336,037	\$ 11,009,421	0.3	0.4
Burlington	\$ 68,926,606	\$ 24,454,350	0.4	0.4
Penetanguishene	\$ 10,640,733	\$ 3,819,300	0.4	0.4
Niagara-on-the-Lake	\$ 8,370,386	\$ 3,030,665	0.4	0.1
Halton Region	\$ 296,863,285	\$ 115,830,036	0.4	0.5
Brantford	\$ 40,866,443	\$ 16,148,406	0.4	0.4
Sudbury	\$ 64,689,901	\$ 26,575,787	0.4	0.2
Orangeville	\$ 5,793,798	\$ 2,511,615	0.4	0.3
Waterloo Region	\$ 251,553,673	\$ 109,704,053	0.4	0.4
Stratford	\$ 23,635,932	\$ 10,941,703	0.5	0.5
East Gwillimbury	\$ 6,896,350	\$ 3,392,993	0.5	0.5
Halton Hills	\$ 15,669,063	\$ 8,227,153	0.5	0.7
Kingston	\$ 95,833,797	\$ 57,959,319	0.6	0.5
Newmarket	\$ 10,201,228	\$ 6,768,482	0.7	N/A
Kitchener	\$ 35,723,971	\$ 23,964,418	0.7	0.9
Hamilton	\$ 373,226,595	\$ 254,024,090	0.7	0.5
Wasaga Beach	\$ 17,416,232	\$ 12,292,960	0.7	0.7
Georgina	\$ 11,718,980	\$ 8,288,739	0.7	0.8
St. Thomas	\$ 8,471,770	\$ 6,250,833	0.7	N/A
Tay	\$ 6,152,963	\$ 4,793,518	0.8	0.9
Oshawa	\$ 45,235,181	\$ 41,044,712	0.9	1.1
Niagara Region	\$ 153,450,532	\$ 141,194,975	0.9	0.9
St. Catharines	\$ 34,200,970	\$ 33,655,165	1.0	0.8
Fort Erie	\$ 6,360,953	\$ 6,277,312	1.0	1.1
Toronto	\$ 1,315,380,244	\$ 1,385,478,495	1.1	1.0
Thunder Bay	\$ 82,085,739	\$ 94,121,728	1.1	N/A
Midland	\$ 4,290,606	\$ 5,023,721	1.2	1.3
Collingwood	\$ 11,979,561	\$ 14,435,000	1.2	1.6
Peterborough	\$ 47,518,030	\$ 64,224,192	1.4	N/A
London	\$ 210,308,358	\$ 293,702,792	1.4	1.2
Guelph	\$ 60,824,005	\$ 94,479,456	1.6	1.5
Chatham-Kent	\$ 27,603,167	\$ 47,746,792	1.7	1.3
Ottawa	\$ 343,122,355	\$ 755,052,676	2.2	1.4
Leamington	\$ 16,308,873	\$ 40,207,815	2.5	N/A
Port Colborne	\$ 3,993,947	\$ 10,628,146	2.7	1.3
North Bay	\$ 10,769,747	\$ 30,946,176	2.9	3.6
Cobourg	\$ 4,842,436	\$ 16,664,044	3.4	N/A
Kawartha Lakes	\$ 12,559,766	\$ 49,620,778	4.0	N/A
Sarnia	\$ 14,365,636	\$ 78,009,449	5.4	N/A
Average			0.8	0.6

Debt To Reserve Ratio by Tier

Lower Tier Municipalities

Municipality	Total Reserves	Total Debt Outstanding	2003 Debt to Reserves Ratio	2002 Debt to Reserves Ratio
Markham	\$ 212,701,774	\$ -	0.0	N/A
Mississauga	\$ 730,691,274	\$ -	0.0	0.0
Brampton	\$ 398,048,733	\$ 11,268	0.0	0.0
West Lincoln	\$ 5,268,516	\$ 19,000	0.0	0.0
Whitchurch-Stouffville	\$ 11,525,806	\$ 51,000	0.0	0.0
Vaughan	\$ 256,787,668	\$ 4,217,323	0.0	0.0
Milton	\$ 38,257,141	\$ 1,103,700	0.0	0.1
Cambridge	\$ 41,241,604	\$ 1,571,390	0.0	0.1
Tiny	\$ 3,245,391	\$ 125,867	0.0	0.0
Thorold	\$ 26,859,078	\$ 2,266,696	0.1	0.1
Wainfleet	\$ 855,034	\$ 75,593	0.1	0.2
Whitby	\$ 71,702,523	\$ 9,006,219	0.1	0.2
Niagara Falls	\$ 41,867,102	\$ 9,142,832	0.2	0.2
Clarington	\$ 79,938,085	\$ 18,985,040	0.2	N/A
King	\$ 11,308,437	\$ 2,802,818	0.2	0.3
Oakville	\$ 67,176,286	\$ 18,925,819	0.3	0.3
Welland	\$ 30,268,362	\$ 8,590,407	0.3	0.3
Pelham	\$ 3,383,444	\$ 1,011,715	0.3	0.3
Pickering	\$ 36,336,037	\$ 11,009,421	0.3	0.4
Burlington	\$ 68,926,606	\$ 24,454,350	0.4	0.4
Penetanguishene	\$ 10,640,733	\$ 3,819,300	0.4	0.4
Niagara-on-the-Lake	\$ 8,370,386	\$ 3,030,665	0.4	0.1
Orangeville	\$ 5,793,798	\$ 2,511,615	0.4	0.3
East Gwillimbury	\$ 6,896,350	\$ 3,392,993	0.5	0.5
Halton Hills	\$ 15,669,063	\$ 8,227,153	0.5	0.7
Newmarket	\$ 10,201,228	\$ 6,768,482	0.7	N/A
Kitchener	\$ 35,723,971	\$ 23,964,418	0.7	0.9
Wasaga Beach	\$ 17,416,232	\$ 12,292,960	0.7	0.7
Georgina	\$ 11,718,980	\$ 8,288,739	0.7	0.8
Tay	\$ 6,152,963	\$ 4,793,518	0.8	0.9
Oshawa	\$ 45,235,181	\$ 41,044,712	0.9	1.1
St. Catharines	\$ 34,200,970	\$ 33,655,165	1.0	0.8
Fort Erie	\$ 6,360,953	\$ 6,277,312	1.0	1.1
Midland	\$ 4,290,606	\$ 5,023,721	1.2	1.3
Collingwood	\$ 11,979,561	\$ 14,435,000	1.2	1.6
Leamington	\$ 16,308,873	\$ 40,207,815	2.5	N/A
Port Colborne	\$ 3,993,947	\$ 10,628,146	2.7	1.3
Cobourg	\$ 4,842,436	\$ 16,664,044	3.4	N/A
Sarnia	\$ 14,365,636	\$ 78,009,449	5.4	N/A
Average			0.7	0.5

Debt To Reserve Ratio by Tier

Single Tier Municipalities

Municipality	Total Reserves	Total Debt Outstanding	2003 Debt to Reserves Ratio	2002 Debt to Reserves Ratio
Barrie	\$ 98,153,411	\$ 4,376,212	0.0	0.1
Timmins	\$ 5,966,002	\$ 640,000	0.1	N/A
Cornwall	\$ 44,926,979	\$ 11,511,307	0.3	0.3
Orillia	\$ 11,836,909	\$ 3,561,954	0.3	0.1
Brantford	\$ 40,866,443	\$ 16,148,406	0.4	0.4
Sudbury	\$ 64,689,901	\$ 26,575,787	0.4	0.2
Stratford	\$ 23,635,932	\$ 10,941,703	0.5	0.5
Kingston	\$ 95,833,797	\$ 57,959,319	0.6	0.5
Hamilton	\$ 373,226,595	\$ 254,024,090	0.7	0.5
St. Thomas	\$ 8,471,770	\$ 6,250,833	0.7	N/A
Toronto	\$ 1,315,380,244	\$ 1,385,478,495	1.1	1.0
Thunder Bay	\$ 82,085,739	\$ 94,121,728	1.1	N/A
Peterborough	\$ 47,518,030	\$ 64,224,192	1.4	N/A
London	\$ 210,308,358	\$ 293,702,792	1.4	1.2
Guelph	\$ 60,824,005	\$ 94,479,456	1.6	1.5
Chatham-Kent	\$ 27,603,167	\$ 47,746,792	1.7	1.3
Ottawa	\$ 343,122,355	\$ 755,052,676	2.2	1.4
North Bay	\$ 10,769,747	\$ 30,946,176	2.9	3.6
Kawartha Lakes	\$ 12,559,766	\$ 49,620,778	4.0	N/A
Average			1.1	0.9

Upper Tier Municipalities

Municipality	Total Reserves	Total Debt Outstanding	2003 Debt to Reserves Ratio	2002 Debt to Reserves Ratio
Halton Region	\$ 296,863,285	\$ 115,830,036	0.4	0.5
Waterloo Region	\$ 251,553,673	\$ 109,704,053	0.4	0.4
Niagara Region	\$ 153,450,532	\$ 141,194,975	0.9	0.9
Average			0.6	0.6

Debt and Reserves Per Capita by Tier

Lower Tier Municipalities

Municipality	Total Reserves Per Capita
Wainfleet	\$ 131
Newmarket	\$ 137
Kitchener	\$ 176
Sarnia	\$ 194
Pelham	\$ 208
Port Colborne	\$ 208
Orangeville	\$ 211
Fort Erie	\$ 214
St. Catharines	\$ 256
Midland	\$ 258
Georgina	\$ 265
Cobourg	\$ 265
Halton Hills	\$ 292
East Gwillimbury	\$ 308
Oshawa	\$ 309
Tiny	\$ 342
Cambridge	\$ 348
Pickering	\$ 386
West Lincoln	\$ 403
Burlington	\$ 415
Oakville	\$ 418
Whitchurch-Stouffville	\$ 468
Niagara Falls	\$ 506
Leamington	\$ 563
King	\$ 564
Niagara-on-the-Lake	\$ 571
Welland	\$ 602
Tay	\$ 648
Collingwood	\$ 716
Whitby	\$ 739
Markham	\$ 882
Clarington	\$ 1,043
Brampton	\$ 1,059
Mississauga	\$ 1,063
Penetanguishene	\$ 1,092
Milton	\$ 1,157
Vaughan	\$ 1,158
Wasaga Beach	\$ 1,179
Thorold	\$ 1,427
Average	\$ 543

Municipality	Debt Per Capita
Markham	\$ -
Mississauga	\$ -
Brampton	\$ 0
West Lincoln	\$ 1
Whitchurch-Stouffville	\$ 2
Wainfleet	\$ 12
Cambridge	\$ 13
Tiny	\$ 13
Vaughan	\$ 19
Milton	\$ 33
Pelham	\$ 62
Orangeville	\$ 91
Newmarket	\$ 91
Whitby	\$ 93
Niagara Falls	\$ 111
Pickering	\$ 117
Oakville	\$ 118
Kitchener	\$ 118
Thorold	\$ 120
King	\$ 140
Burlington	\$ 147
East Gwillimbury	\$ 151
Halton Hills	\$ 153
Welland	\$ 171
Georgina	\$ 187
Niagara-on-the-Lake	\$ 207
Fort Erie	\$ 212
Clarington	\$ 248
St. Catharines	\$ 252
Oshawa	\$ 281
Midland	\$ 302
Penetanguishene	\$ 392
Tay	\$ 505
Port Colborne	\$ 554
Wasaga Beach	\$ 832
Collingwood	\$ 863
Cobourg	\$ 912
Sarnia	\$ 1,055
Leamington	\$ 1,388
Average	\$ 256

Debt and Reserves Per Capita by Tier

Single Tier Municipalities

Municipality	Total Reserves Per Capita
Timmins	\$ 136
Kawartha Lakes	\$ 173
North Bay	\$ 198
St. Thomas	\$ 239
Chatham-Kent	\$ 252
Orillia	\$ 387
Sudbury	\$ 404
Ottawa	\$ 417
Brantford	\$ 451
Toronto	\$ 504
Guelph	\$ 536
London	\$ 592
Peterborough	\$ 630
Hamilton	\$ 722
Thunder Bay	\$ 735
Stratford	\$ 759
Kingston	\$ 793
Barrie	\$ 825
Cornwall	\$ 951
Average	\$ 511

Municipality	Debt Per Capita
Timmins	\$ 15
Barrie	\$ 37
Orillia	\$ 117
Sudbury	\$ 166
St. Thomas	\$ 176
Brantford	\$ 178
Cornwall	\$ 244
Stratford	\$ 351
Chatham-Kent	\$ 435
Kingston	\$ 480
Hamilton	\$ 492
Toronto	\$ 530
North Bay	\$ 569
Kawartha Lakes	\$ 681
London	\$ 827
Guelph	\$ 833
Thunder Bay	\$ 843
Peterborough	\$ 852
Ottawa	\$ 917
Average	\$ 485

Upper Tier Municipalities

Region	Total Reserves Per Capita
Niagara Region	\$ 320
Waterloo Region	\$ 539
Halton Region	\$ 718
Average	\$ 526

Region	Debt Per Capita
Waterloo Region	\$ 235
Halton Region	\$ 280
Niagara Region	\$ 295
Average	\$ 270

Taxes Receivable as a % of Tax Levies

The following chart reflects the total uncollected property taxes as a percentage of total tax levy.

Every year, a percentage of property owners is unable to pay property taxes. If this percentage increases over time, it may indicate an overall decline in the municipality's economic health. Additionally, as uncollected property taxes rise, liquidity decreases.

If the percentage of uncollected property taxes increases, the municipality should try to identify the causes and devise action strategies.

A municipality should assess their internal collection procedures to reduce uncollected property taxes. Further investigation should also be conducted to classify the uncollected property taxes (residential, commercial and industrial).

Municipality	2002 % Receivables of Taxes Levied	2003 % Receivables of Taxes Levied
Guelph	1.7%	1.0%
Peterborough	2.8%	2.7%
Oshawa	3.5%	3.0%
London	4.6%	3.1%
Ottawa	3.9%	3.3%
Stratford	4.3%	3.7%
Burlington	4.2%	3.8%
St. Thomas	5.2%	4.2%
Pelham	5.4%	4.6%
Milton	5.7%	4.7%
Cornwall	4.8%	4.7%
Brantford	5.4%	4.8%
Halton Hills	7.3%	5.0%
Sarnia	5.5%	5.1%
Toronto	4.8%	5.2%
Kingston	5.8%	5.2%
Thunder Bay	4.9%	5.4%
Cambridge	6.2%	5.5%
Collingwood	8.2%	5.7%
Markham	5.0%	5.7%
Penetanguishene	7.0%	5.8%
St. Catharines	6.7%	5.8%
Newmarket	N/A	6.0%
North Bay	7.0%	6.0%
Whitby	6.8%	6.2%
Oakville	6.1%	6.5%
Leamington	9.1%	6.6%
Barrie	7.1%	6.8%
Vaughan	7.6%	6.8%
Sudbury	7.5%	6.9%
Chatham-Kent	7.3%	7.1%
Midland	7.7%	7.2%
Pickering	7.6%	7.3%
Wainfleet	5.8%	7.4%
Thorold	6.4%	7.5%
Kitchener	6.6%	7.5%
Tiny	8.6%	7.9%
Niagara-on-the-Lake	8.1%	8.3%
Whitchurch - Stouffville	9.0%	8.4%
Fort Erie	8.8%	8.4%
Wasaga Beach	8.9%	8.9%
Georgina	14.8%	8.9%
Mississauga	8.0%	8.9%
Brampton	9.4%	9.0%
Clarington	10.9%	9.8%
King	9.7%	10.6%
Hamilton	11.7%	11.5%
Kawartha Lakes	N/A	11.7%
Tay	12.0%	11.9%
Niagara Falls	9.9%	11.9%
Orillia	14.1%	12.2%
East Gwillimbury	12.0%	12.5%
Welland	9.4%	14.2%
Timmins	N/A	17.7%
Aurora	6.8%	N/A
Caledon	13.6%	N/A
Cobourg	9.7%	N/A
Grimsby	10.4%	N/A
Lincoln	N/A	N/A
Norfolk	13.9%	N/A
Orangeville	5.9%	N/A
Port Colborne	13.7%	N/A
Richmond Hill	6.8%	N/A
Waterloo	2.9%	N/A
West Lincoln	15.4%	N/A
Windsor	8.8%	N/A
Average	7.7%	7.2%
Median	7.2%	6.7%

Select User Fee and Other Revenue Information



Select User Fee Information

The **Select User Fee Information** section of the report includes select user fees based on feedback received from the participating municipalities. In addition to a 2004 fee comparison, this section of the report also includes a comparison of User Fee Revenues as a percentage of Total Expenditures (2003 FIRs). The following information is provided to assist municipalities in understanding some basic facts about each municipality included in the study.

- **Development Charges**
- **Building Permit Fees**
- **Solid Waste Tipping Fees**
- **Transit Fares (NEW)**
- **User Fees as a % of Total Expenditures**
 - **Transit**
 - **Waste Disposal**
 - **Cemeteries**
 - **Assistance to the Aged**
 - **Recreation Programs**
 - **Recreation Facilities**
 - **Planning and Zoning**
- **APPENDIX—Select User Fee Information & Revenues—NEW**

User Fees and a % of Expenditures

The accuracy of this indicator depends on the clear identification of all costs (direct and indirect) associated with a user charge supported activity. It is well recognized across Ontario municipalities that full activity based accounting is not always the practice, however, the following schedules provides a general indication of the extent to which a service is being recovered from user fees. Policies as well vary across municipalities to the extent to which costs should be recovered from fees.

User Fees

User fees and charges are voluntary payments (“voluntary” in the sense that they are paid only to the extent the individual chooses to use the service) that are used to finance municipal services such as water, sewerage, transit, recreational activities and miscellaneous activities. These charges are for a particular benefit that an individual receives. Another way to define user fees is that they must exhibit the following three characteristics:

- ◆ Separability—are costs easily identifiable and separate beneficiaries identifiable?
- ◆ Voluntarism—can the user voluntarily decide whether to use the service?
- ◆ Chargeability—can the costs be efficiently collected from the public?

The Province passed the new Municipal Act in December 2001, which came into force on January 1, 2003. The new Act is meant to provide transparency in the process of implementing fees. Fees are addressed in Part XII, section 391 of the Municipal Act.

The Act states that a municipality may pass by-laws imposing fees or charges on any class of persons:

- ◆ For services or activities provided or done by or on behalf of it
- ◆ For costs payable by it for services or activities provided or done by or on behalf of any other municipality
- ◆ For the use of its property including property under its control
- ◆ For capital costs payable by it for sewer and water services or activities which will be provided or done on behalf of it after the fees or charges are imposed

The following steps are recommended in establishing user fee policies:

- Step 1 – Define Services Where A User Fee Should Be Imposed
- Step 2—Review The Legislation/Regulation
- Step 3 – Undertake Cost Analysis
- Step 4 – Define User Fee Recovery Policy
- Step 5—Calculate rates

When analyzing revenues, it is recommended that a municipality review their trends for both total revenues per capita and any individual revenue source that makes up 5% or more of the total revenues such as property taxes, user fees, business licences etc.

Development Charges

The recovery of costs by Ontario municipalities for capital infrastructure required to support new growth is governed by the *Development Charges Act (1997)* and supporting regulations.

Timing of By-Law Updates

This legislation provides for the periodic (maximum 5 year) replacement of existing development charge by-laws, at which time a detailed background study is required to support new charges to be incorporated into the revised development charge (D.C.) by-law. The Act also provides that a municipality can, notwithstanding the term of the by-law, revise all or part of the current by-law in the event that material changes have occurred that require adjustments to the quantum of charges. In the case of revisions to the existing by-law, either as a result of the termination of an existing by-law or in the event that the current by-law is amended prior to its expiry, the Act is prescriptive in the documentation that must be included in the background study.

Comparison of Development Charges

A comparison of development charges was undertaken using the most current data available. These rates reflect properties in the urban areas.

Municipalities with varying development charge rates based on location within the municipality have been included in the report for the urban centre. Examples include City of Hamilton, Ottawa, the County of Norfolk, Greater Sudbury and Kawartha Lakes.

The table on the next page summarizes the total development charges in each municipality, including upper, lower and education charges.

General Introductory Comments

- The City of Cornwall and the City of Thunder Bay are the only municipalities in the survey that do not charge development charges
- There were no school board charges for the Region of Niagara, Brantford, Cornwall, Sarnia, Timmins, Ottawa, Orillia, Hamilton, Chatham-Kent, Kingston, Norfolk, North Bay, Stratford, Sudbury, Windsor, Thunder Bay, St. Thomas, Leamington, Kawartha Lakes and Cobourg
- There is a significant range in terms of development charges across the survey
- Durham is the only Region in the study with no industrial development charges
- 26 municipalities have no municipal industrial development charges
- 14 municipalities have no municipal commercial development charges

2004 Development Charges

Total Development Charges	Single Semi-Detached Dwellings per unit	Multiples Dwelling 3+ per unit	Multiples Dwelling 1&2 per unit	Apartment Units<2 per unit	Apartment Units>=2 per unit	Non Residential Commercial per sq.ft	Non Residential Industrial per sq.ft
Thunder Bay	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cornwall	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Chatham-Kent	\$ 1,013	\$ 912	\$ 912	\$ 580	\$ 580	\$ 0.97	\$ -
Norfolk	\$ 1,425	\$ 1,083	\$ 1,083	\$ 520	\$ 780	\$ -	\$ -
Sudbury	\$ 2,450	\$ 1,479	\$ 1,479	\$ 1,479	\$ 1,479	\$ -	\$ -
Tiny (Simcoe)	\$ 2,905	\$ 2,905	\$ 2,905	\$ 2,905	\$ 2,905	\$ 0.19	\$ 0.19
North Bay	\$ 3,200	\$ 2,675	\$ 2,675	\$ 1,146	\$ 1,815	\$ 0.55	\$ 0.55
Timmins (Cochrane District)	\$ 3,446	\$ 2,897	\$ 2,897	\$ 1,199	\$ 1,798	\$ -	\$ -
Wainfleet (Niagara Region)	\$ 4,500	\$ 3,500	\$ 3,500	\$ 2,500	\$ 2,500	\$ 3.00	\$ 2.20
Sarnia	\$ 4,687	\$ 3,392	\$ 3,392	\$ 2,321	\$ 2,321	\$ 3.75	\$ 3.05
Toronto	\$ 4,772	\$ 3,946	\$ 3,946	\$ 2,204	\$ 3,218	\$ 0.22	\$ 0.22
Windsor	\$ 5,100	\$ 4,500	\$ 4,500	\$ 2,800	\$ 2,800	\$ 1.70	\$ -
St. Thomas	\$ 5,103	\$ 5,103	\$ 5,103	\$ 3,127	\$ 3,127	\$ 1.46	\$ -
Stratford	\$ 5,503	\$ 3,894	\$ 3,894	\$ 2,076	\$ 3,116	\$ 1.13	\$ -
Brantford	\$ 5,763	\$ 4,029	\$ 4,029	\$ 2,424	\$ 4,103	\$ 3.00	\$ -
St. Catharines (Niagara Region)(/)	\$ 6,182	\$ 4,625	\$ 4,625	\$ 2,790	\$ 2,790	\$ 3.00	\$ 2.20
Kawartha Lakes **	\$ 6,500	\$ 6,500	\$ 6,500	\$ 6,500	\$ 6,500	\$ 1.00	\$ 1.00
Port Colborne (Niagara Region)	\$ 6,644	\$ 5,218	\$ 5,218	\$ 3,581	\$ 3,986	\$ 4.28	\$ 3.48
Peterborough	\$ 6,925	\$ 5,140	\$ 5,140	\$ 3,546	\$ 3,677	\$ 1.79	\$ 0.06
Kingston	\$ 7,322	\$ 7,004	\$ 7,004	\$ 3,105	\$ 4,987	\$ 2.50	\$ -
Welland (Niagara Region)	\$ 7,427	\$ 5,971	\$ 5,971	\$ 3,781	\$ 4,239	\$ 3.00	\$ 2.20
Wasaga Beach	\$ 7,937	\$ 6,857	\$ 6,857	\$ 3,849	\$ 6,446	\$ 0.19	\$ 0.19
Cobourg (Northumberland)	\$ 8,157	\$ 6,408	\$ 6,408	\$ 3,788	\$ 6,408	\$ 3.86	\$ 1.29
Thorold (Niagara Region)	\$ 8,724	\$ 6,800	\$ 6,800	\$ 4,744	\$ 4,744	\$ 3.76	\$ 2.20
Tay (Simcoe)	\$ 8,868	\$ 8,411	\$ 8,411	\$ 5,337	\$ 6,742	\$ 0.19	\$ 0.19
Leamington	\$ 9,000	\$ 7,760	\$ 7,760	\$ 6,207	\$ 6,207	\$ 0.98	\$ 0.98
Grimsby (Niagara Region)	\$ 9,007	\$ 6,923	\$ 6,923	\$ 4,904	\$ 5,443	\$ 4.91	\$ 4.11
West Lincoln (Niagara Region)	\$ 9,261	\$ 6,716	\$ 6,716	\$ 4,611	\$ 5,079	\$ 4.94	\$ 4.14
Guelph	\$ 10,218	\$ 8,432	\$ 8,432	\$ 4,696	\$ 6,090	\$ 5.82	\$ 1.63
Penetanguishene (Simcoe)	\$ 10,221	\$ 7,709	\$ 7,709	\$ 7,083	\$ 7,083	\$ 3.49	\$ 0.19
London	\$ 10,292	\$ 8,668	\$ 8,668	\$ 5,086	\$ 5,956	\$ 6.40	\$ -
Midland (Simcoe)	\$ 10,301	\$ 7,890	\$ 7,890	\$ 7,247	\$ 7,247	\$ 4.14	\$ 4.14
Fort Erie (Niagara Region)	\$ 10,339	\$ 8,136	\$ 8,136	\$ 5,914	\$ 5,914	\$ 4.00	\$ 2.20
Ottawa	\$ 10,566	\$ 7,923	\$ 7,923	\$ 4,408	\$ 6,950	\$ 8.50	\$ 9.64
Collingwood (Simcoe County)	\$ 11,233	\$ 10,424	\$ 10,424	\$ 5,408	\$ 9,450	\$ 2.90	\$ 2.90
Niagara Falls (Niagara Region)	\$ 11,349	\$ 7,904	\$ 7,904	\$ 5,244	\$ 6,095	\$ 5.16	\$ 2.20
Pelham (Niagara Region)	\$ 11,545	\$ 8,587	\$ 8,587	\$ 6,132	\$ 6,132	\$ 3.00	\$ 2.20
Orillia	\$ 11,606	\$ 10,346	\$ 10,346	\$ 7,110	\$ 8,172	\$ 5.00	\$ 5.00
Hamilton	\$ 12,589	\$ 9,988	\$ 9,988	\$ 4,901	\$ 8,207	\$ 6.58	\$ 1.00
Waterloo (Waterloo Region)	\$ 12,611	\$ 9,743	\$ 9,743	\$ 5,918	\$ 7,768	\$ 4.57	\$ 4.57
Burlington (Halton Region)	\$ 12,664	\$ 10,571	\$ 8,089	\$ 5,867	\$ 7,737	\$ 7.00	\$ 5.85
Niagara-on-the-Lake (Niagara R)	\$ 13,322	\$ 11,054	\$ 11,054	\$ 6,405	\$ 8,034	\$ 4.85	\$ 4.05
Kitchener (Waterloo Region)	\$ 13,325	\$ 9,477	\$ 9,477	\$ 8,327	\$ 8,327	\$ 4.06	\$ 4.06
Cambridge (Waterloo Region)	\$ 13,779	\$ 12,259	\$ 12,259	\$ 8,228	\$ 8,228	\$ 4.22	\$ 4.22
Orangeville	\$ 14,004	\$ 12,331	\$ 12,331	\$ 5,549	\$ 8,219	\$ 2.04	\$ 0.07
Barrie	\$ 15,144	\$ 13,248	\$ 13,248	\$ 7,428	\$ 10,072	\$ 10.02	\$ 2.66
Lincoln (Niagara Region)	\$ 15,341	\$ 11,232	\$ 11,232	\$ 6,913	\$ 9,456	\$ 8.00	\$ 7.20
Oakville (Halton Region)	\$ 15,547	\$ 13,082	\$ 10,753	\$ 7,228	\$ 9,996	\$ 7.96	\$ 6.21
Brampton (Peel Region)	\$ 17,660	\$ 17,660	\$ 17,660	\$ 7,910	\$ 13,029	\$ 6.54	\$ 5.07
Georgina (York Region)	\$ 17,739	\$ 15,727	\$ 15,727	\$ 8,309	\$ 11,909	\$ 6.15	\$ 4.62
Mississauga (Peel Region) *	\$ 18,403	\$ 18,403	\$ 18,403	\$ 8,178	\$ 13,755	\$ 7.91	\$ 6.18
Oshawa (Durham Region)	\$ 18,478	\$ 16,459	\$ 16,459	\$ 8,116	\$ 11,433	\$ 2.91	\$ -
East Gwillimbury (York Region)	\$ 19,082	\$ 16,375	\$ 16,375	\$ 8,738	\$ 12,537	\$ 6.24	\$ 4.71
Newmarket (York Region)	\$ 19,832	\$ 17,931	\$ 17,931	\$ 9,412	\$ 12,505	\$ 6.10	\$ 3.88
Whitchurch-Stouffville (York Region)	\$ 20,322	\$ 16,900	\$ 16,900	\$ 9,735	\$ 13,201	\$ 7.18	\$ 5.65
Caledon (Peel Region)	\$ 20,571	\$ 19,524	\$ 19,524	\$ 8,857	\$ 14,615	\$ 6.21	\$ 4.44
Pickering (Durham Region)	\$ 20,672	\$ 17,381	\$ 17,381	\$ 8,599	\$ 12,419	\$ 4.62	\$ 1.71
Clarington (Durham Region)	\$ 20,884	\$ 18,062	\$ 18,062	\$ 8,967	\$ 13,380	\$ 4.76	\$ 1.85
Whitby (Durham Region)	\$ 20,921	\$ 17,727	\$ 17,727	\$ 8,690	\$ 12,893	\$ 5.67	\$ 1.38
Halton Hills (Halton Region)	\$ 21,234	\$ 15,603	\$ 12,144	\$ 8,014	\$ 11,076	\$ 8.54	\$ 8.15
Richmond Hill (York Region)	\$ 21,367	\$ 18,252	\$ 18,252	\$ 10,559	\$ 13,439	\$ 6.01	\$ 4.05
Markham (York Region)	\$ 21,745	\$ 18,594	\$ 18,594	\$ 9,762	\$ 14,386	\$ 5.18	\$ 3.65
Vaughan (York Region)	\$ 22,504	\$ 19,441	\$ 19,441	\$ 11,241	\$ 14,121	\$ 6.27	\$ 4.74
Milton (Halton Region)	\$ 22,744	\$ 15,903	\$ 13,626	\$ 8,536	\$ 12,001	\$ 8.89	\$ 8.50
King (York Region)	\$ 23,336	\$ 20,231	\$ 20,231	\$ 10,447	\$ 15,019	\$ 8.87	\$ 7.34
Aurora (York Region)	\$ 23,885	\$ 20,025	\$ 20,025	\$ 10,907	\$ 15,186	\$ 7.10	\$ 5.57
Average	\$ 12,019	\$ 10,060	\$ 9,895	\$ 5,814	\$ 7,654	\$ 4.27	\$ 2.81
Median	\$ 10,900	\$ 8,510	\$ 8,422	\$ 5,891	\$ 7,017	\$ 4.25	\$ 2.20
Minimum	\$ 1,013	\$ 912	\$ 912	\$ 520	\$ 580	\$ -	\$ -
Maximum	\$ 23,885	\$ 20,231	\$ 20,231	\$ 11,241	\$ 15,186	\$ 10.02	\$ 9.64

Note: Mississauga also charges all properties \$46,373 net hectare for storm water which was not included in the above chart
Kawartha Lakes - the non-residential charge will not apply to the first 10,000 sq.ft. of any new non-residential development

Comparison of Res. Development Charges Against Building Permit Activity

Total Development Charges	Single Semi-Detached Dwellings per unit	2003 Building Permit Per Capita
Municipality		
Thunder Bay	N/A	\$ 704
Cornwall	N/A	\$ 451
Chatham-Kent	\$ 1,013	\$ 446
Norfolk	\$ 1,425	\$ 1,550
Sudbury	\$ 2,450	\$ 656
Tiny (Simcoe)	\$ 2,905	\$ 2,392
North Bay	\$ 3,200	\$ 614
Timmins (Cochrane District)	\$ 3,446	\$ 464
Wainfleet (Niagara Region)	\$ 4,500	\$ 1,320
Sarnia	\$ 4,687	\$ 785
Toronto	\$ 4,772	\$ 1,627
Windsor	\$ 5,100	\$ 1,636
St. Thomas	\$ 5,103	\$ 677
Stratford	\$ 5,503	\$ 1,375
Brantford	\$ 5,763	\$ 1,129
St. Catharines (Niagara Region)()	\$ 6,182	\$ 1,176
Kawartha Lakes **	\$ 6,500	\$ 1,036
Port Colborne (Niagara Region)	\$ 6,644	\$ 612
Peterborough	\$ 6,925	\$ 1,195
Kingston	\$ 7,322	\$ 1,878
Welland (Niagara Region)	\$ 7,427	\$ 1,258
Wasaga Beach	\$ 7,937	\$ 2,667
Cobourg (Northumberland)	\$ 8,157	\$ 1,165
Thorold (Niagara Region)	\$ 8,724	\$ 884
Tay (Simcoe)	\$ 8,868	\$ 1,194
Leamington	\$ 9,000	\$ 1,349
Grimsby (Niagara Region)	\$ 9,007	\$ 2,296
West Lincoln (Niagara Region)	\$ 9,261	\$ 1,827
Guelph	\$ 10,218	\$ 2,361
Penetanguishene (Simcoe)	\$ 10,221	\$ 1,414
London	\$ 10,292	\$ 1,631
Midland (Simcoe)	\$ 10,301	\$ 664
Fort Erie (Niagara Region)	\$ 10,339	\$ 1,323
Ottawa	\$ 10,566	\$ 1,913
Collingwood (Simcoe County)	\$ 11,233	\$ 2,194
Niagara Falls (Niagara Region)	\$ 11,349	\$ 1,749
Pelham (Niagara Region)	\$ 11,545	\$ 1,417
Orillia	\$ 11,606	\$ 3,241
Hamilton	\$ 12,589	\$ 1,286
Waterloo (Waterloo Region)	\$ 12,611	\$ 3,125
Burlington (Halton Region)	\$ 12,664	\$ 2,610
Niagara-on-the-Lake (Niagara R)	\$ 13,322	\$ 3,937
Kitchener (Waterloo Region)	\$ 13,325	\$ 1,570
Cambridge (Waterloo Region)	\$ 13,779	\$ 2,399
Orangeville	\$ 14,004	\$ 1,655
Barrie	\$ 15,144	\$ 3,338
Lincoln (Niagara Region)	\$ 15,341	\$ 1,972
Oakville (Halton Region)	\$ 15,547	\$ 3,818
Brampton (Peel Region)	\$ 17,660	\$ 4,765
Georgina (York Region)	\$ 17,739	\$ 1,036
Mississauga (Peel Region) *	\$ 18,403	\$ 2,192
Oshawa (Durham Region)	\$ 18,478	\$ 2,871
East Gwillimbury (York Region)	\$ 19,082	\$ 2,568
Newmarket (York Region)	\$ 19,832	\$ 2,263
Whitchurch-Stouffville (York Region)	\$ 20,322	\$ 2,575
Caledon (Peel Region)	\$ 20,571	\$ 2,278
Pickering (Durham Region)	\$ 20,672	\$ 1,318
Clarington (Durham Region)	\$ 20,884	\$ 2,249
Whitby (Durham Region)	\$ 20,921	\$ 6,326
Halton Hills (Halton Region)	\$ 21,234	\$ 1,570
Richmond Hill (York Region)	\$ 21,367	\$ 2,708
Markham (York Region)	\$ 21,745	\$ 2,907
Vaughan (York Region)	\$ 22,504	\$ 4,767
Milton (Halton Region)	\$ 22,744	\$ 11,219
King (York Region)	\$ 23,336	\$ 3,532
Aurora (York Region)	\$ 23,885	\$ 4,252
Average	\$ 12,019	\$ 2,112
Median	\$ 10,900	\$ 1,646
Minimum	\$ 1,013	\$ 446

A comparison was made against the fees for residential development against the activity in each of the municipalities (2003 building permit activity per capita).

There appears to be a relationship between the rates and activity. Municipalities with higher development charges also tended to have higher relative activity.

Avg building permit per capita for these lower development charge fee municipalities is \$1,166

Avg building permit per capita \$1,889

Avg building permit per capita for these higher development charge fee municipalities is \$3,281

2004 Building Permit Fees

Municipality	Residential	Retail / sq ft (finished)	Industrial / sq ft (finished)	Residential \$ per sq ft
Aurora	\$10 /m2	\$5 /m2	\$5 /m2	\$ 0.93
Barrie	\$7.85 /m2	\$6.30 /m2	\$4.20 /m2	\$ 0.73
Brampton	\$9.10 /m2	\$9.25 /m2	\$6.00 /m2	\$ 0.86
Brantford	\$11/\$1000	\$11/\$1000	\$11/\$1000	\$ 0.77
Burlington	up to 300 m ² \$8.66 /m ² , then \$11.17 /m ²	\$9.16 /m ²	up to 4650 m ² \$6.78, then \$4.64 /m ²	\$ 0.80
Caledon	\$9.90 /m2	\$8.00 /m2	\$4.65 /m2	\$ 0.92
Cambridge	\$.84 /sq ft	\$.84 /sq ft	\$.66 /sq ft	\$ 0.84
Chatham-Kent	\$8.50/\$1000	\$8.50/\$1000	\$8.50/\$1000	\$ 0.60
Clarington	\$6.46 /m2	\$6.35 /m2	\$6.89 /m2	\$ 0.60
Cobourg	min \$100 or \$8.50/\$1000	min \$100 or \$8.50/\$1000	min \$100 or \$8.50/\$1000	\$ 0.60
Collingwood	\$.55 /sq ft	\$.50 /sq ft	\$.45 /sq ft	\$ 0.55
Cornwall	\$0-\$1000 = \$25, \$1000-\$1M = \$25 + \$9/\$1000 over \$1000, \$1M-\$5M=\$9000 + \$5/\$1000 over \$1M, > \$5M = \$29000 + \$2/\$1000 over \$5M	\$0-\$1000 = \$25, \$1000-\$1M = \$25 + \$9/\$1000 over \$1000, \$1M-\$5M=\$9000 + \$5/\$1000 over \$1M, > \$5M = \$29000 + \$2/\$1000 over \$5M	\$0-\$1000 = \$25, \$1000-\$1M = \$25 + \$9/\$1000 over \$1000, \$1M-\$5M=\$9000 + \$5/\$1000 over \$1M, > \$5M = \$29000 + \$2/\$1000 over \$5M	\$ 0.64
East Gwillimbury	\$.65 /sq ft	\$.48 /sq ft	\$.42 /sq ft	\$ 0.65
Fort Erie	\$.73 /sq ft	\$.73 /sq ft	\$.64 /sq ft	\$ 0.73
Georgina	\$.60 /sq ft	\$.40 /sq ft	\$.40 /sq ft	\$ 0.60
Grimsby	\$.63 /sq ft	\$.61 /sq ft	\$.61 /sq ft	\$ 0.63
Guelph	\$.86/sq ft	\$.83/ sq ft	\$.656 / Sq ft	\$ 0.86
Halton Hills	\$.71 /sq ft	\$.71 /sq ft	\$.71 /sq ft	\$ 0.71
Hamilton	\$.59 /m ²			\$ 0.80
Kawartha Lakes	\$6.50 / m2	\$6.50 / m2	\$5.00 / m2	\$ 0.60
King	\$.50 / sq ft	\$.50 / sq ft	\$.50 / sq ft	\$ 0.50
Kingston	\$12/\$1,000	\$12/\$1,000	\$12/\$1,000	\$ 0.84
Kitchener	\$.82 / sq ft	\$.97 / sq ft	\$.56 / sq ft	\$ 0.82
Leamington	\$.75 sq ft	\$7 /\$1000 value	\$7 /\$1000 value	\$ 0.75
Lincoln	\$.75 / sq ft	\$.65 / sq ft	\$.50 / sq ft	\$ 0.75
London	\$ 6.10 /m ²	\$6.70 /m ²	\$4.80 /m2	\$ 0.57
Markham	\$10.55 /m2	\$11.00 /m2	\$9.00 /m2	\$ 0.98
Midland	\$8/\$1000	\$8/\$1000	\$8/\$1000	\$ 0.56
Milton	\$.96 / sq ft	\$.87 / sq ft	\$.59 / sq ft	\$ 0.96
Mississauga	\$.96 / sq ft	\$.79 / sq ft	\$.70 / sq ft	\$ 0.96
Newmarket	\$.65 / sq ft + \$51.50	\$.39 / sq ft + \$51.50	\$.40 / sq ft + \$51.50	\$ 0.65
Niagara Falls	\$.858 / m ² up to 3,000 sq ft. \$10.15 over 3,000 sq ft.	\$10.49 / m ²	\$5.11 / m ²	\$ 0.80
Niagara-on-the-Lake	\$.63 / sq ft	\$.66 / sq ft	\$.42 / sq ft	\$ 0.63
Norfolk	\$45 1st \$3,000 + \$11 per \$1,000	\$45 1st \$3,000 + \$11 per \$1,000	\$45 1st \$3,000 + \$11 per \$1,000	\$ 0.78
North Bay	\$50 first \$1000, \$8 for each additional \$1000	\$50 first \$1000, \$8 for each additional \$1000	\$50 first \$1000, \$8 for each additional \$1000	\$ 0.58
Oakville	\$7.80 /m ²	\$10.83	depends on size	\$ 0.72
Orangeville	\$9/\$1000	\$9/\$1000	\$9/\$1000	\$ 0.63
Orillia	\$8/\$1000	\$8/\$1000	\$8/\$1000	\$ 0.56
Oshawa	\$7.75 /m2	\$8.97 /m2	\$7.53 /m ² for < 125000 m ² finished, then \$3.76 /m ²	\$ 0.72
Ottawa	\$12.50/\$1000	\$12.50/\$1000	\$12.50/\$1000	\$ 0.88
Pelham	\$7.03 /m ²	\$6.92 /m ²	\$4.59 /m ²	\$ 0.65
Penetanguishene	\$.86 /sq ft	\$.50 /sq ft	\$.44 /sq ft	\$ 0.86
Peterborough	\$9/\$1000, min \$50	\$9/\$1000, min \$50	\$9/\$1000, min \$50	\$ 0.63
Pickering	\$8.50 /m ²	\$7.00 /m ²	\$5.50 /m ²	\$ 0.79
Port Colborne	\$25 + \$7/\$1000	\$25 + \$7/\$1000	\$25 + \$7/\$1000	\$ 0.50
Richmond Hill	\$9.50 /m ²	\$10 /m ²	\$8.10 /m ²	\$ 0.88
Samia	\$54 + \$6.10/\$10000	\$54 + \$6.10/\$10001	\$54 + \$6.10/\$10002	\$ 0.46
St. Catharines	\$.80 / sq ft	\$.80 / sq ft first 10000 sq ft, \$.75 sq ft 10001-50000, then \$.70 / sq ft > 50000 sq ft	\$.65 / sq ft first 10000 sq ft, \$.60 sq ft 10001-50000, then \$.55 / sq ft > 50000 sq ft	\$ 0.80
St Thomas	\$25 1st \$1,000 + \$7 each additional \$1,000	\$25 1st \$1,000 + \$7 each additional \$1,000	\$25 1st \$1,000 + \$7 each additional \$1,000	\$ 0.50
Stratford	\$.59 / sq ft	\$.56 / sq ft	\$.49 / sq ft	\$ 0.59
Sudbury	\$10.70/\$1000	\$10.70/\$1000	\$10.70/\$1000	\$ 0.75
Tay	\$7 / \$1,000	\$7 / \$1,000	\$7 / \$1,000	\$ 0.49
Thorold	\$.53 / sq ft	\$.51 / sq ft	\$.31 / sq ft	\$ 0.53
Thunder Bay	\$9 /\$1000 value	\$9 /\$1000 value	\$9 /\$1000 value	\$ 0.63
Timmins	\$50 + \$11/\$1000	\$50 + \$11/\$1000	\$50 + \$11/\$1000	\$ 0.80
Tiny	\$80 first \$1000, \$8/\$1000 after	\$80 first \$1000, \$8/\$1000 after	\$80 first \$1000, \$8/\$1000 after	\$ 0.60
Toronto	\$12.60 /m2	\$14.10 /m2	\$10.20 /m2	\$ 1.17
Vaughan	\$9.75 /m ²	\$9.25 /m ²	\$7.65/ m ²	\$ 0.91
Wainfleet	\$.64 / sq ft	\$.64 / sq ft	\$.42 / sq ft	\$ 0.64
Wasaga Beach	\$20 first \$1,000, \$6 each \$1,000 value	\$20 first \$1,000, \$6 each \$1,000 value	\$20 first \$1,000, \$6 each \$1,000 value	\$ 0.43
Waterloo	\$.80 / sq ft	\$.95 / sq ft	\$.55 / sq ft	\$ 0.80
Welland	\$7.53 /m ²	\$7.53 /m ²	\$4.95 /m ²	\$ 0.70
West Lincoln	\$.62 / sq ft	\$.61 / sq ft	\$.41 / sq ft	\$ 0.62
Whitby	\$8.50 /m ²	\$10.01 /m ²	\$8.18 /m ²	\$ 0.79
Whitchurch-Stouffville	\$.68 / sq ft	\$.68 / sq ft	\$.57 / sq ft	\$ 0.68
Windsor	\$.95 sq ft + \$400	\$1.40 / sq ft	\$.90 / sq ft	\$ 1.17
Average				\$ 0.72
Median				\$ 0.67
Maximum				\$ 1.17
Minimum				\$ 0.43

The following table represents the most current building permit fees as provided by the municipalities

Municipality	2003 \$ Permit for Residential 1800 sq ft property - \$126,000 value	2004 \$ Permit for Residential 1800 sq ft property - \$126,000 value
Wasaga Beach	\$ 770	\$ 770
Sarnia	\$ 796	\$ 823
Tay	\$ 992	\$ 882
King	\$ 900	\$ 900
St Thomas	N/A	\$ 900
Port Colborne	\$ 907	\$ 907
Thorold	\$ 954	\$ 954
Collingwood	\$ 900	\$ 990
Midland	\$ 1,008	\$ 1,008
Orillia	\$ 1,008	\$ 1,008
London	\$ 1,020	\$ 1,020
North Bay	\$ 1,050	\$ 1,050
Stratford	\$ 1,026	\$ 1,062
Chatham-Kent	\$ 1,071	\$ 1,071
Cobourg	\$ 1,071	\$ 1,071
Georgina	\$ 1,080	\$ 1,080
Tiny	\$ 1,080	\$ 1,080
Clarington	N/A	\$ 1,081
Kawartha Lakes	N/A	\$ 1,087
West Lincoln	\$ 1,116	\$ 1,116
Grimsby	N/A	\$ 1,134
Niagara-on-the-Lake	\$ 1,098	\$ 1,134
Orangeville	\$ 1,134	\$ 1,134
Peterborough	\$ 1,134	\$ 1,134
Thunder Bay		\$ 1,134
Cornwall	\$ 1,150	\$ 1,150
Wainfleet	\$ 1,116	\$ 1,152
East Gwillimbury	\$ 1,152	\$ 1,170
Pelham	\$ 1,106	\$ 1,176
Newmarket	\$ 1,184	\$ 1,222
Whitchurch-Stouffville	\$ 1,188	\$ 1,224
Welland	\$ 1,260	\$ 1,260
Halton Hills	\$ 1,278	\$ 1,278
Oshawa	\$ 1,194	\$ 1,296
Oakville	\$ 1,305	\$ 1,305
Barrie	\$ 1,171	\$ 1,313
Fort Erie	\$ 1,260	\$ 1,314
Sudbury	\$ 1,348	\$ 1,348
Leamington	N/A	\$ 1,350
Lincoln	\$ 900	\$ 1,350
Brantford	\$ 1,386	\$ 1,386
Norfolk	\$ 1,386	\$ 1,398
Pickering	\$ 1,171	\$ 1,422
Whitby	\$ 1,422	\$ 1,422
Niagara Falls	\$ 1,676	\$ 1,435
Timmins	\$ 1,386	\$ 1,436
Hamilton	\$ 1,437	\$ 1,437
St. Catharines	\$ 1,206	\$ 1,440
Waterloo	\$ 1,890	\$ 1,440
Burlington	\$ 1,492	\$ 1,449
Kitchener	\$ 1,440	\$ 1,476
Cambridge	N/A	\$ 1,512
Kingston	\$ 1,512	\$ 1,512
Guelph	\$ 1,463	\$ 1,544
Brampton	\$ 1,547	\$ 1,547
Penetanguishene	\$ 945	\$ 1,548
Ottawa	\$ 1,386	\$ 1,575
Richmond Hill	\$ 1,673	\$ 1,589
Vaughan	\$ 1,547	\$ 1,631
Caledon	N/A	\$ 1,656
Aurora	N/A	\$ 1,673
Milton	\$ 1,710	\$ 1,728
Mississauga	\$ 1,728	\$ 1,728
Markham	N/A	\$ 1,765
Toronto	N/A	\$ 2,108
Windsor	\$ 2,120	\$ 2,110
Average	\$ 1,241	\$ 1,294

2004 and 2003 Building Permit Fee Comparison

The following table provides an illustration of the building permit costs on a residential property with 1,800 sq.ft. with a construction value of \$126,000.

As shown in the table, the building permit costs range from \$770 to \$2,110.

2004 Commercial Solid Waste Tipping Fees

Municipality or Region	2003 Per Tonne	2004 Per Tonne
Lambton County	35	\$ 45
North Bay	39	\$ 45
Cornwall	49	\$ 50
Waterloo Region	47	\$ 50
Norfolk County	44	\$ 51
Windsor	52	\$ 53
Brantford	55	\$ 55
Stratford	57	\$ 57
Niagara Region	60	\$ 60
Sudbury	60	\$ 60
Ottawa	67	\$ 67
York Region	70	\$ 70
London	66	\$ 73
Peel Region	N/A	\$ 80
Hamilton	80	\$ 84
Kawartha Lakes	N/A	\$ 85
Halton Region	88	\$ 88
Durham Region	91	\$ 90
Toronto	70	\$ 95
Orillia	N/A	\$ 100
Simcoe County	85	\$ 105
Average	\$ 62	\$ 70

The 2004 commercial solid waste tipping fees range from \$45 in Lambton County to a high of \$105 in Simcoe County.

2002 and 2003 Waste Disposal Revenues as a % of Total Waste Disposal Expenditures

Municipality	2002 Waste Disposal Revenues as a % of Expenditures	2003 Waste Disposal Revenues as a % of Expenditures
London	6.2%	4.0%
Cornwall	10.0%	10.3%
Hamilton	10.3%	16.6%
Toronto	54.0%	28.8%
Ottawa	98.8%	31.0%
Barrie	43.0%	32.2%
Sudbury	52.1%	45.9%
Chatham-Kent	37.7%	46.0%
Halton Region	25.0%	51.5%
Kawartha Lakes	N/A	53.2%
Simcoe County	87.9%	53.9%
Waterloo Region	97.0%	72.2%
Orillia	83.8%	78.0%
Peterborough	98.8%	88.2%
North Bay	104.2%	89.4%
Niagara Region	97.0%	96.1%
Brantford	129.9%	112.9%
Stratford	150.5%	121.5%
Thunder Bay	111.0%	131.6%
Average	72.1%	61.2%

Transit Revenues as a % of Total Transit Expenditures

Population 50,000 or less

Municipality	2002 Transit Revenues as a % of Expenditures	2003 Transit Revenues as a % of Expenditures
Orangeville	19.4%	16.5%
Collingwood	33.8%	23.6%
St. Thomas	N/A	24.3%
Timmins	N/A	27.4%
Stratford	35.3%	30.2%
Orillia	39.8%	39.2%
Cornwall	39.4%	41.2%
Midland	47.4%	55.5%
Milton	N/A	75.6%
Average	35.9%	37.1%

Population greater than 50,000

Municipality	2002 Transit Revenues as a % of Expenditures	2003 Transit Revenues as a % of Expenditures
Kawartha Lakes	N/A	16.5%
Pickering	34.0%	23.2%
Sarnia	30.1%	33.5%
Oakville	37.4%	31.8%
Thunder Bay	N/A	32.1%
Chatham-Kent	28.2%	33.5%
Brantford	37.5%	35.4%
Kingston	32.6%	35.8%
Ottawa	41.1%	36.7%
Waterloo Region	38.7%	36.7%
Burlington	36.7%	36.8%
Welland	32.9%	37.4%
Whitby	41.7%	40.9%
Peterborough	N/A	41.1%
Barrie	44.7%	42.8%
Hamilton	39.0%	43.5%
Sudbury	45.6%	43.8%
Guelph	42.3%	44.5%
Oshawa	51.3%	47.4%
North Bay	54.3%	48.7%
Brampton	45.6%	50.7%
St. Catharines	48.0%	53.1%
London	55.6%	54.7%
Toronto	69.3%	59.2%
Mississauga	64.7%	63.4%
Clarington	N/A	65.2%
Niagara Falls	79.3%	72.2%
Average	44.8%	43.0%

Transit Fares 2004

Municipality	Cash Fares			Monthly Passes		
	Adult	Student	Senior	Adult	Student	Senior
Barrie	\$ 2.25	\$ 2.25	\$ 2.00	\$ 68.00	\$ 52.00	\$ 46.00
Brampton	\$ 2.35	\$ 2.35	\$ 2.35	\$ 90.00	\$ 84.00	\$ 61.00
Brantford	\$ 2.00	\$ 2.00	\$ 2.00	\$ 55.00	\$ 40.00	\$ 40.00
Burlington	\$ 2.35	\$ 2.35	\$ 2.35	\$ 71.00	\$ 60.00	\$ 49.00
Chatham-Kent	\$ 1.75	\$ 1.50	\$ 1.50			
Cobourg	\$ 1.75	\$ 1.75	\$ 1.75	\$ 58.00	\$ 58.00	\$ 58.00
Collingwood	\$ 1.00	\$ 1.00	\$ 1.00			
Cornwall	\$ 2.00	\$ 2.00	\$ 2.00	\$ 54.00	\$ 52.00	\$ 26.00
Guelph	\$ 2.00	\$ 2.00	\$ 2.00	\$ 58.00	\$ 52.00	\$ 52.00
Hamilton **	\$ 2.10	\$ 2.10	\$ 2.10	\$ 65.00	\$ 50.00	\$ 65.00
Kingston	\$ 2.00	\$ 1.50	\$ 1.50	\$ 65.00	\$ 48.00	\$ 44.00
London	\$ 2.50	\$ 2.50	\$ 2.50	\$ 74.00	\$ 74.00	\$ 52.00
Milton	\$ 2.00	\$ 2.00	\$ 2.00			
Mississauga *	\$ 2.25	\$ 2.25	\$ 2.25	\$ 80.00	\$ 74.00	
Niagara Falls	\$ 2.25	\$ 2.00	\$ 2.00	\$ 65.00	\$ 50.00	\$ 50.00
North Bay	\$ 2.00	\$ 2.00	\$ 2.00	\$ 75.00	\$ 60.00	\$ 50.00
Oakville	\$ 2.00	\$ 2.00	\$ 2.00	\$ 58.00	\$ 50.00	\$ 40.00
Orillia	\$ 2.00	\$ 1.25	\$ 1.50		\$ 35.00	
Oshawa	\$ 2.00	\$ 1.75	\$ 1.25	\$ 70.00	\$ 62.00	\$ 42.00
Ottawa	\$ 2.60	\$ 2.60	\$ 2.60	\$ 63.00	\$ 51.75	\$ 25.75
Pickering	\$ 1.95	\$ 1.60	\$ 0.90	\$ 65.00	\$ 55.00	\$ 20.00
Sarnia	\$ 2.00	\$ 1.75	\$ 2.00	\$ 60.00	\$ 50.00	\$ 45.00
Sudbury	\$ 2.25	\$ 2.25	\$ 1.75	\$ 66.00	\$ 60.00	\$ 41.00
Thunder Bay	\$ 2.25	\$ 2.25	\$ 2.25	\$ 65.00	\$ 65.00	\$ 65.00
Timmins	\$ 2.00	\$ 1.50	\$ 1.50	\$ 65.00	\$ 50.00	\$ 50.00
Toronto	\$ 2.25	\$ 1.50	\$ 1.50	\$ 98.75	\$ 83.25	\$ 83.25
Waterloo Region	\$ 2.25	\$ 2.25	\$ 2.25	\$ 55.00	\$ 55.00	\$ 55.00
Welland	\$ 2.25	\$ 2.25	\$ 2.25	\$ 63.00	\$ 53.50	\$ 47.00
Whitby	\$ 2.00	\$ 1.75	\$ 1.25	\$ 69.00	\$ 60.00	\$ 40.00
York Region	\$ 2.25	\$ 1.60	\$ 1.30	\$ 74.00	\$ 52.00	\$ 35.00
Average	\$ 2.09	\$ 1.93	\$ 1.85	\$ 67.30	\$ 56.91	\$ 47.28
Median	\$ 2.00	\$ 2.00	\$ 2.00	\$ 65.00	\$ 53.50	\$ 47.00
Maximum	\$ 2.60	\$ 2.60	\$ 2.60	\$ 98.75	\$ 84.00	\$ 83.25
Minimum	\$ 1.00	\$ 1.00	\$ 0.90	\$ 54.00	\$ 35.00	\$ 20.00

* Mississauga Senior pass \$160 annually

** Hamilton Senior annual pass \$205

Cemetery Revenues as a % of Total Cemetery Expenditures

Municipality	2002 Cemetery Revenues as a % of Expenditures	2003 Cemetery Revenues as a % of Expenditures
Leamington	N/A	16.1%
Markham	N/A	21.9%
Burlington	15.4%	23.3%
Thunder Bay	N/A	26.7%
Stratford	30.9%	32.0%
Thorold	19.0%	34.3%
Oshawa	41.5%	35.8%
Hamilton	37.9%	39.8%
Brampton	34.5%	39.9%
Fort Erie	43.0%	46.8%
Kitchener	43.6%	50.5%
St. Catharines	69.2%	51.7%
Georgina	56.5%	52.9%
Chatham-Kent	63.5%	55.8%
Orangeville	77.2%	56.6%
Clarington	N/A	56.8%
Pelham	60.2%	57.3%
Cambridge	59.3%	60.2%
Mississauga	49.5%	60.3%
Oakville	75.6%	62.1%
Brantford	66.6%	63.5%
Whitchurch-Stouffville	189.6%	63.7%
Timmins	N/A	63.9%
Wainfleet	47.9%	66.0%
Vaughan	29.4%	72.2%
Niagara-on-the-Lake	81.9%	72.8%
Timmins	N/A	73.7%
King	149.8%	85.4%
Sudbury	83.8%	86.9%
Wasaga Beach	N/A	96.0%
Whitby	94.7%	100.7%
Halton Hills	114.8%	109.8%
Welland	294.7%	389.3%
Average	74.2%	67.4%

Assistance to the Aged Revenues as a % of Total Assistance to the Aged Expenditures

Municipality	2002 Assistance to Aged Revenues as a % of Expenditures	2003 Assistance to Aged Revenues as a % of Expenditures
York Region	18.0%	18.5%
Waterloo Region	26.4%	23.3%
Durham Region	26.0%	23.7%
Toronto	26.1%	24.4%
Peel Region	27.0%	24.8%
Halton Region	24.3%	25.1%
London	29.1%	26.7%
Thunder Bay	N/A	26.9%
Hamilton	28.1%	26.9%
Chatham-Kent	30.4%	28.3%
Ottawa	27.1%	29.2%
St. Thomas	N/A	30.0%
Timmins	N/A	31.1%
Peterborough	N/A	31.4%
Cornwall	33.8%	31.9%
Niagara Region	33.7%	32.1%
Sudbury	33.8%	33.8%
North Bay	35.2%	35.2%
Stratford	41.8%	41.2%
Average	29.4%	28.7%

Recreation Program Revenues as a % of Total Recreation Program Expenditures

Recreation Facility Revenues as a % of Total Recreation Facility Expenditures

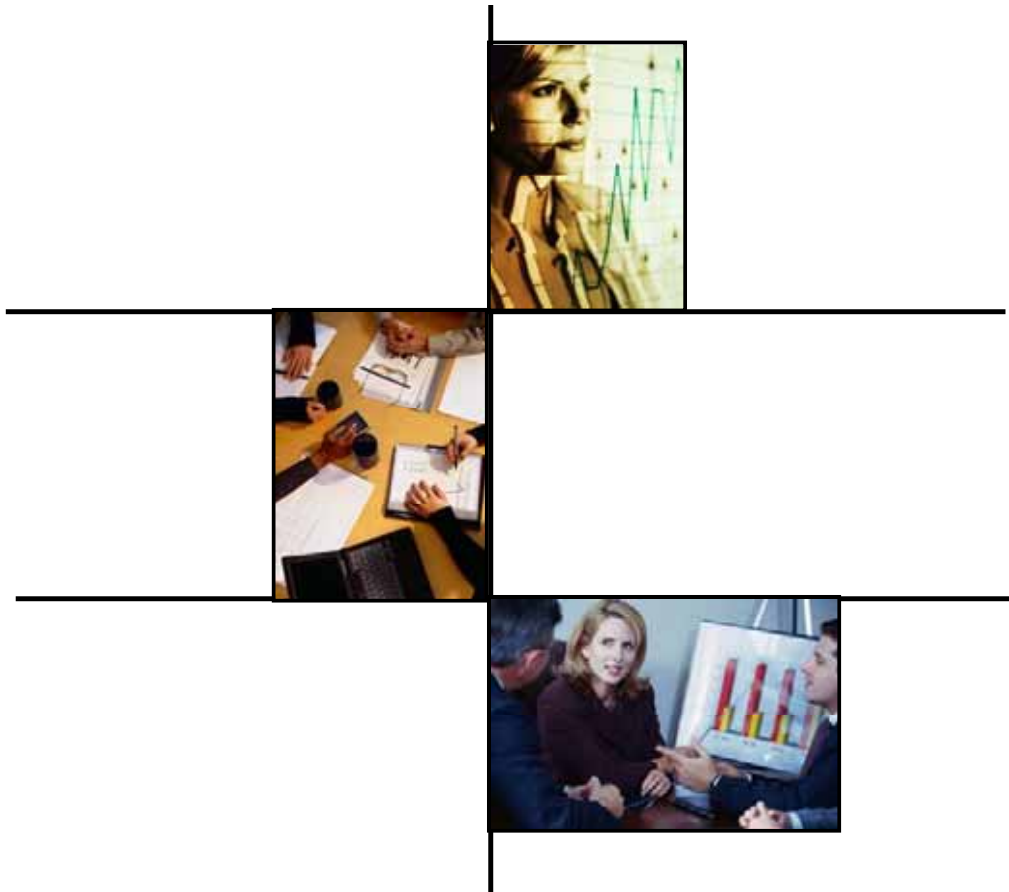
Municipality	2002 Recreation Program Revenues as a % of Expenditures	2003 Recreation Program Revenues as a % of Expenditures
Cambridge	0.7%	0.6%
Georgina	0.8%	2.3%
Guelph	21.8%	11.8%
Sudbury	15.2%	12.4%
Kitchener	17.1%	14.2%
St. Catharines	14.4%	14.8%
Toronto	41.9%	16.4%
Fort Erie	N/A	16.9%
Tiny	19.0%	17.3%
Midland	21.4%	18.1%
Sarnia	25.3%	18.9%
Chatham-Kent	25.3%	21.9%
Kingston	24.0%	24.1%
Peterborough	N/A	25.3%
Hamilton	12.9%	29.5%
Tay	34.8%	30.2%
Burlington	33.2%	30.6%
North Bay	48.2%	33.4%
Welland	28.2%	37.4%
Pickering	45.6%	40.0%
London	51.7%	40.2%
St. Thomas	N/A	40.2%
Brampton	46.4%	41.4%
East Gwillimbury	94.7%	41.5%
Brantford	79.5%	43.9%
Orillia	42.8%	44.0%
Ottawa	46.6%	44.8%
Wasaga Beach	45.6%	45.7%
Newmarket	N/A	47.3%
Penetanguishene	43.0%	53.7%
Timmins	N/A	53.9%
Barrie	56.3%	56.4%
Clarington	N/A	57.5%
Oakville	63.1%	59.5%
Mississauga	69.0%	64.2%
Milton	67.7%	67.2%
King	50.3%	67.4%
Oshawa	N/A	71.7%
Halton Hills	65.8%	74.9%
Vaughan	74.9%	78.3%
Kawartha Lakes	N/A	80.0%
Cornwall	84.0%	86.7%
Collingwood	19.1%	94.4%
Niagara Falls	N/A	96.5%
Orangeville	124.1%	98.1%
Pelham	73.0%	98.8%
West Lincoln	59.4%	105.0%
Markham	N/A	170.8%
Average	44.4%	48.7%

Municipality	2002 Recreation Facilities Revenues as a % of Expenditures	2003 Recreation Facilities Revenues as a % of Expenditures
Ottawa	8.1%	0.9%
Cornwall	1.9%	1.3%
Fort Erie	1.5%	3.0%
Wasaga Beach	15.2%	3.7%
Midland	5.8%	5.5%
Oshawa	N/A	10.9%
Chatham-Kent	13.4%	11.7%
Orillia	14.3%	12.4%
Toronto	15.1%	15.5%
Collingwood	22.5%	15.8%
Vaughan	14.3%	17.9%
Mississauga	18.1%	17.9%
London	19.9%	18.0%
St. Catharines	20.6%	20.8%
St. Thomas	N/A	21.4%
Brampton	24.0%	21.6%
Clarington	N/A	22.4%
Brantford	34.8%	23.3%
Hamilton	32.5%	23.9%
Welland	28.1%	26.0%
Newmarket	N/A	31.6%
Georgina	35.1%	34.3%
Sudbury	35.5%	34.7%
Milton	23.5%	36.3%
Tay	38.9%	37.6%
Burlington	33.4%	37.6%
Wainfleet	49.5%	38.3%
Orangeville	54.9%	38.4%
North Bay	42.4%	38.4%
Whitchurch-Stouffville	50.4%	39.5%
Timmins	N/A	39.6%
Oakville	41.8%	39.6%
Kingston	40.7%	40.1%
Cambridge	38.4%	41.6%
Port Colborne	47.8%	43.3%
Sarnia	45.0%	43.9%
Thorold	43.8%	46.5%
Pickering	41.9%	47.2%
Halton Hills	47.4%	48.0%
Kitchener	50.7%	49.5%
Leamington	N/A	50.7%
Guelph	53.3%	53.2%
Barrie	58.9%	54.1%
Pelham	56.0%	54.2%
Thunder Bay	N/A	59.3%
Whitby	69.8%	63.8%
Peterborough	N/A	64.3%
Penetanguishene	59.7%	65.4%
Cobourg	N/A	69.9%
Kawartha Lakes	N/A	74.1%
Niagara-on-the-Lake	N/A	75.7%
West Lincoln	71.1%	78.7%
King	79.4%	89.6%
Average	35.7%	36.8%

**Planning and Zoning Revenues as a %
of Total Planning and Zoning
Expenditures**

Municipality	2002	2003
	Planning/Zoning Revenues as a % of Expenditures	Planning/Zoning Revenues as a % of Expenditures
West Lincoln	0.3%	1.9%
East Gwillimbury	33.7%	3.1%
Cornwall	7.6%	4.8%
Oshawa	4.4%	6.1%
Clarington	N/A	7.2%
Barrie	7.4%	7.3%
Waterloo Region	9.0%	7.3%
Niagara Region	10.0%	7.5%
Timmins	N/A	8.3%
Peterborough	N/A	9.1%
Pickering	10.5%	9.6%
Brantford	11.4%	9.7%
Brampton	8.4%	10.2%
Thorold	14.5%	10.4%
Tay	4.2%	10.5%
Sudbury	12.0%	10.8%
Wainfleet	14.1%	11.1%
Penetanguishene	16.3%	11.4%
Thunder Bay	N/A	11.7%
Midland	10.9%	11.8%
Georgina	13.8%	12.5%
St. Thomas	N/A	12.6%
St. Catharines	13.2%	12.9%
North Bay	19.7%	13.3%
Cambridge	12.5%	13.5%
King	11.3%	13.7%
Niagara Falls	13.8%	13.7%
London	14.6%	14.3%
Port Colborne	15.1%	14.3%
Kitchener	11.2%	14.9%
Collingwood	11.3%	15.3%
Burlington	12.1%	16.3%
Orangeville	22.0%	18.2%
Welland	15.1%	18.4%
Mississauga	22.7%	18.4%
Chatham-Kent	36.6%	18.9%
Newmarket	N/A	19.9%
Niagara-on-the-Lake	22.8%	20.5%
Halton Region	24.0%	20.8%
Tiny	33.1%	20.8%
Hamilton	18.1%	20.9%
Orillia	17.6%	21.0%
Toronto	25.1%	23.5%
Kingston	5.1%	23.9%
Fort Erie	42.2%	26.9%
Stratford	N/A	28.9%
Cobourg	N/A	29.0%
Kawartha Lakes	N/A	29.1%
Vaughan	17.2%	31.5%
Halton Hills	20.2%	31.6%
Oakville	34.4%	32.1%
Pelham	32.3%	32.6%
Whitby	34.5%	34.7%
Guelph	29.8%	36.8%
Milton	39.7%	41.7%
Markham	N/A	41.9%
Sarnia	36.8%	52.4%
Leamington	N/A	56.8%
Wasaga Beach	60.6%	57.0%
Whitchurch-Stouffville	33.4%	61.8%
Ottawa	75.3%	70.3%
Average	20.4%	20.9%

Tax Policies



Tax Policies

The relative tax burden in each class of property will be impacted by the type of tax policies implemented in each municipality. As such, an analysis of the 2003 tax policies that impact the relative tax position was completed and has been summarized to include the following:

- **Comparison of Tax Ratios**
- **Summary of Optional Classes**
- **Summary of Graduated Tax Rates**
- **Delegation**

Comparison of Tax Ratios

Tax ratios define each property class's rate of taxation in relation to the rate of the residential property class. The tax ratios for the residential class is set by the province at 1.0000. The different relative burdens are reflected in the tax ratios. These relative burdens are used to calculate the municipal tax rate of each property class in relation to the residential class.

The "**Ranges of Fairness**" represents what the Province determines as a fair level of taxation for various types of properties compared to the tax burden on the Residential class. Only the City of Barrie's and the Region of York's Multi-Residential ratio are within the range of fairness. The County of Essex has a Commercial ratio within the range of fairness.

According to the legislation, municipalities are not permitted to apply municipal levy increases on the Commercial, Industrial or Multi-Residential classes if the tax ratios for those classes exceed the prescribed "**Threshold Ratios**". These threshold ratios define the average relative municipal tax for each property class in relation to the Residential/Farm class across the Province. For example, across Ontario, on average, Multi-Residential properties pay 2.74 times more municipal property taxes than their Residential counterparts.

New Rule Governing Tax Policies—2004

The Minister of Finance announced changes to regulations governing tax policies that could be used by Ontario municipalities when distributing the impact of municipal taxes on various property classes. For the 2004 taxation year, municipalities were permitted to increase tax ratios applied to business property tax classes up to an amount sufficient to neutralize assessment-related tax shifts to all classes.

This allows municipalities with tax ratios below the Threshold and above the Range of Fairness to increase tax ratios for the business classes to the extent that tax shifts to all classes are neutralized. With respect to classes above the Threshold, this now allows municipalities to pass on up to ½ of the tax rate increase levied on the residential class. A number of municipalities took advantage of this opportunity as reflected on the next page where a number of non-residential ratios increased between 2003 and 2004.

Comparison of 2004 Tax Ratios

Municipality	Multi-Residential	Commercial (Residual)	Industrial (Residual)	Industrial (Large)
Barrie	1.0787	1.3938	1.4411	1.4411
Brantford*	2.4085	2.0820	3.9024	3.9024
Chatham-Kent	2.1488	1.9671	2.4604	2.9570
Cornwall	2.3492	1.9650	2.6300	2.6300
Dufferin	2.6802	1.2200	2.1984	2.1984
Durham	2.1274	1.4500	2.2598	2.7500
Essex	1.9554	1.0697	1.9425	2.6861
Guelph	2.7400	1.8400	2.6300	2.6300
Halton	2.2619	1.4565	2.3599	2.3599
Hamilton*	2.7400	1.9800	3.3338	3.9093
Kawartha Lakes	2.4087	1.2782	1.7826	1.7826
Kingston*	2.6627	1.8668	3.2041	3.2041
Lambton	2.6017	1.6752	2.0739	3.3803
London	2.2236	1.9488	2.6300	2.6300
Mississauga	1.6322	1.4085	1.5577	1.5577
Niagara*	2.0990	1.6621	3.2038	3.5279
Norfolk	1.6929	1.6929	1.6929	1.6929
North Bay	2.3556	1.9650	1.4000	1.4000
Northumberland	2.2160	1.5152	2.6300	2.6300
Orillia	1.6200	1.8950	1.7000	1.7000
Ottawa*	2.1520	2.1695	2.5705	2.2074
Peel (Brampton & Caledon)	1.7050	1.2971	1.4700	1.4700
Peterborough*	2.0440	1.8912	3.0379	3.0379
Simcoe	1.7243	1.2521	1.7065	1.7065
St. Thomas	2.6972	1.9800	2.2785	2.7380
Stratford*	2.1539	2.2403	3.4294	3.4294
Sudbury	2.0591	1.6574	2.4426	2.7477
Thunder Bay*	2.7400	2.0209	2.3824	2.6812
Timmins	1.6816	1.9800	2.1783	2.7114
Toronto *	3.8175	3.8582	4.3368	4.3368
Waterloo	2.5800	1.9500	2.6100	2.6100
Windsor*	2.7400	1.9985	2.5832	3.6813
York	1.0000	1.2070	1.3737	1.3737
Average	2.2151	1.7828	2.4071	2.5970
Median	2.2160	1.8668	2.3824	2.6300
Minimum	1.0000	1.0697	1.3737	1.3737
Maximum	3.8175	3.8582	4.3368	4.3368
Provincial Threshold	2.7400	1.98000	2.63000	

* denotes municipalities with one or more ratios above the Provincial Threshold

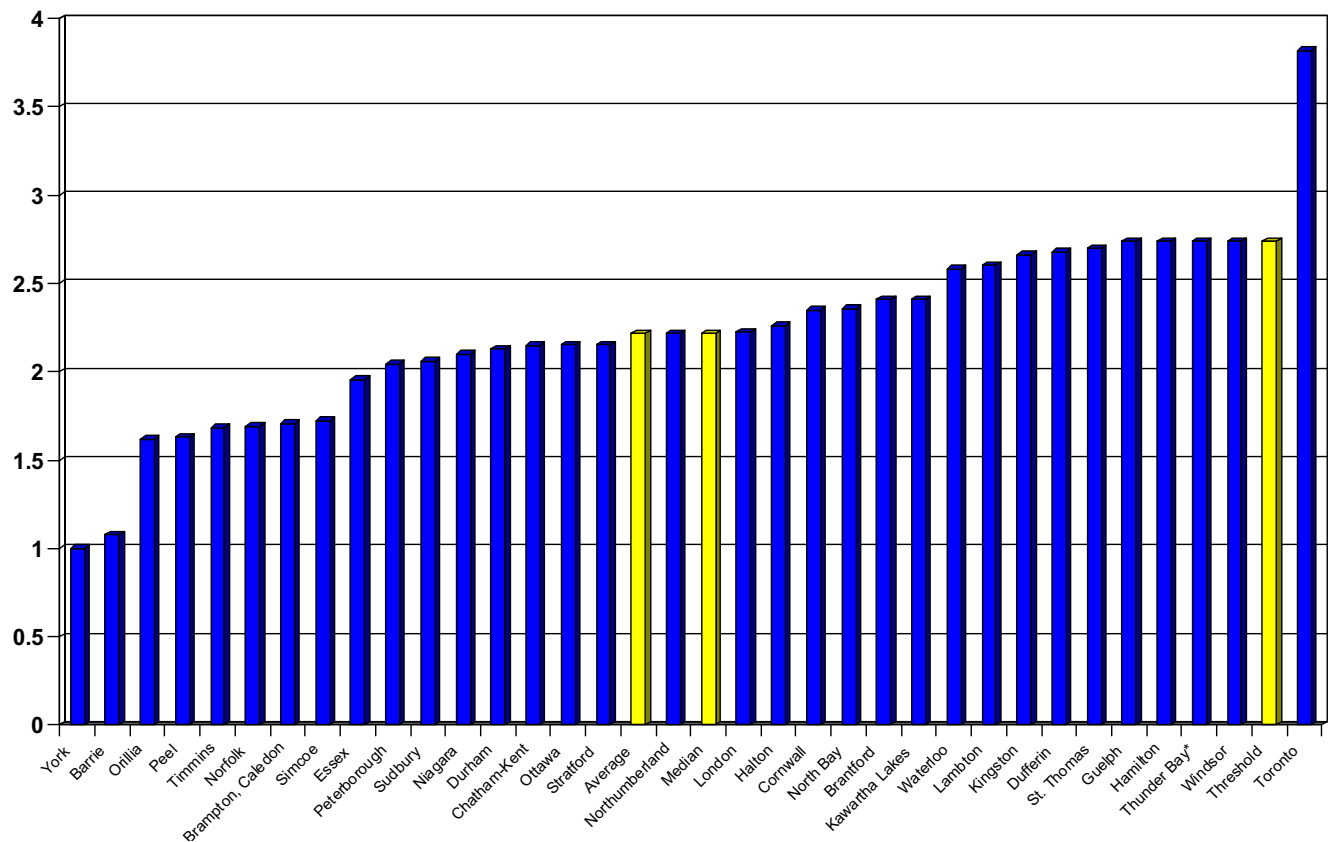
The highlighted cells reflect changes in tax ratios between 2003 and 2004

xxx reflects increases in tax ratios
 xxx reflects decreases in tax ratios

(only for those municipalities that participated in the 2003 Study)

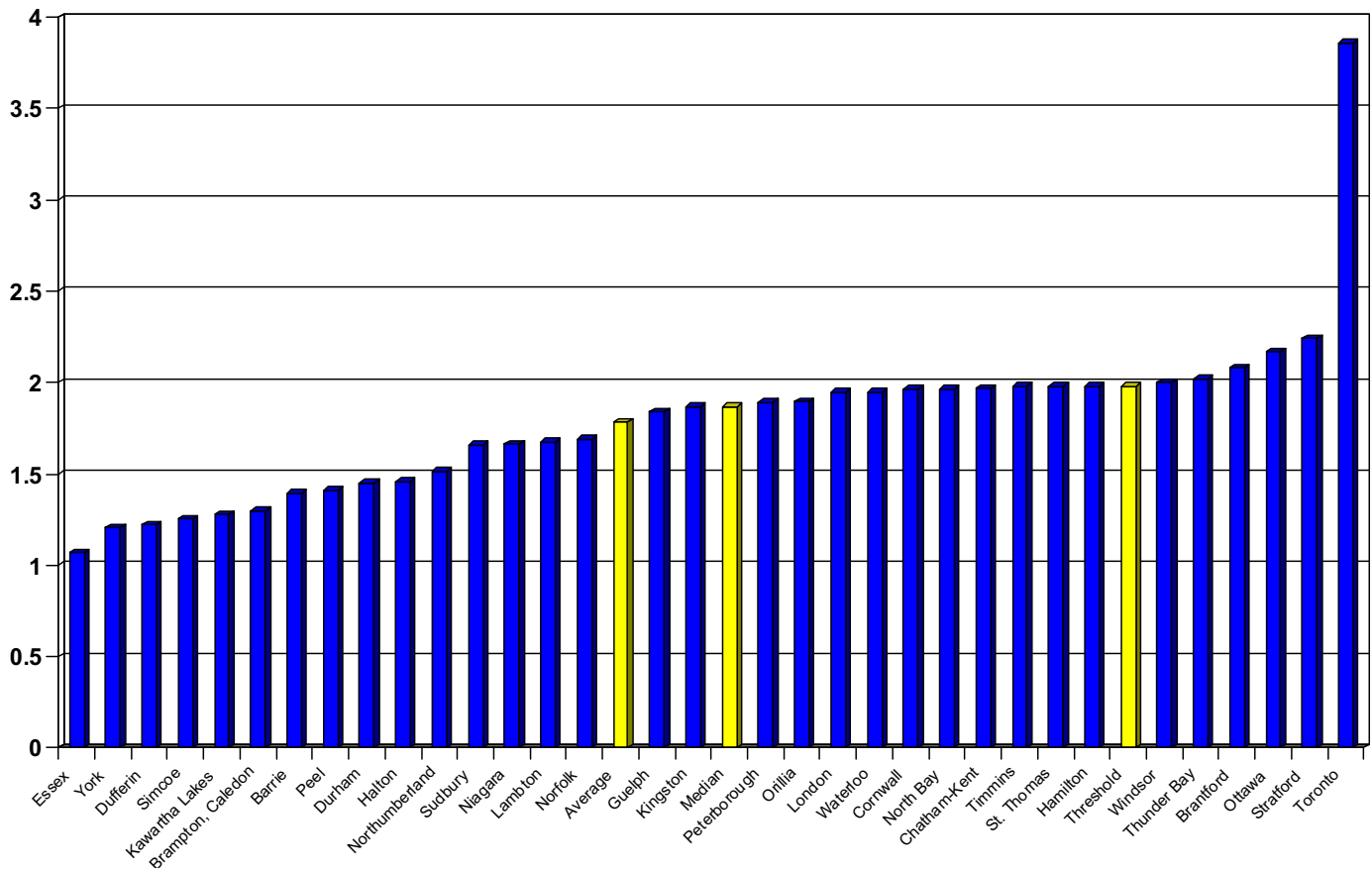
Note: The average is calculated at the upper tier (e.g. only one entry for the Region of Halton even though there are 4 area municipalities within Halton that are in the study)

Trends and Observations - Multi-Residential Tax Ratios



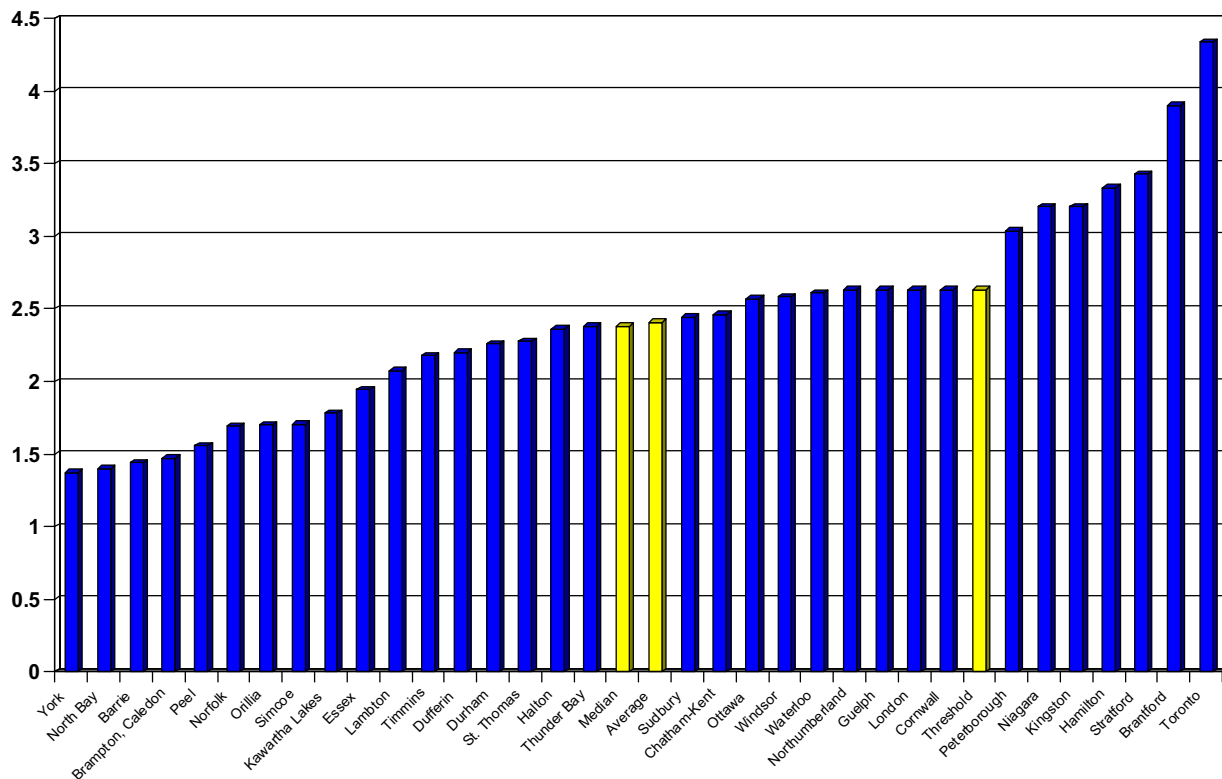
- With the exception of Toronto, all municipalities have a Multi-Residential Tax Ratio at or below the Provincial Threshold of 2.74. Barrie and York are the only municipalities within the Provincial Range of Fairness
- 11 of the 33 municipal entities increased their Multi-Residential Tax Ratio in 2004 under the new provisions that permit ratios to be increased in business classes
- 6 of the 33 municipal entities decreased their Multi-Residential Tax Rate in 2004 including the Region of Durham, the City of Orillia, the City of Ottawa, Peel municipalities (Mississauga, Caledon and Brampton), the County of Simcoe and the City of Toronto
- All other factors being equal, municipalities with a high Multi-Residential Tax Ratio will have higher relative tax burdens

Trends and Observations - Commercial (residual) Tax Ratios



- With the exception of Windsor, Thunder Bay, Brantford, Ottawa, Stratford and Toronto, all municipalities have a residual Commercial Tax Ratio at or below the Provincial Threshold of 1.98
- The County of Essex is the only municipality that falls within the Provincial Range of Fairness
- 15 of the 33 municipal entities increased their Commercial Tax Ratio in 2004 under the new provisions that permit ratios to be increased in business classes
- Only 4 of the 33 municipal entities reduced their Commercial Tax Ratio in 2004 including the Region of Durham, the City of Hamilton, the City of Stratford and the City of Greater Sudbury

Trends and Observations - Industrial (residual) Tax Ratios



- A number of municipalities have tax ratios above the Provincial Threshold— Peterborough, Niagara, Kingston, Hamilton, Stratford, Brantford and Toronto have Tax Ratios above the Provincial Threshold of 2.63
- No municipality fell within the Provincial Range of Fairness
- 8 of the 33 municipal entities increased their Industrial Tax Ratio in 2004 under the new provisions that permit ratios to be increased in business classes
- 10 of the 33 municipal entities decreased their Industrial Tax Ratio in 2004
- There are 7 with Industrial Tax Ratios and 16 with Large Industrial Tax Ratios above the Provincial Threshold

Summary of Optional Classes

	New Multi-Residential	Office Building	Shopping Centre	Park/lot Vacant Land	Large Industrial
Barrie					
Brantford					
Chatham-Kent		✓	✓	✓	✓
Cornwall					
Dufferin					
Durham					✓
Guelph	✓				
Halton	✓				
Hamilton	✓			✓	✓
Kawartha Lakes					
Kingston	✓				
Lambton		✓	✓	✓	✓
Leamington		✓	✓	✓	✓
London					
Mississauga					
Niagara					✓
Norfolk					
North Bay					
Northumberland					
Orillia	✓				
Ottawa	✓	✓	✓	✓	✓
Oxford					
Peel (Brampton, Caledon)					
Peterborough					
Simcoe					
St. Thomas					✓
Stratford					
Sudbury	✓				✓
Thunder Bay		✓	✓	✓	✓
Timmins					✓
Toronto	✓				
Wasaga Beach					
Waterloo	✓				
Windsor		✓	✓	✓	✓
York					

New Multi-Residential Property Class

Municipal Council has the ability to establish an optional class of property for New Multi-Residential properties. The province announced as part of their 2001 Budget, an amendment to this optional class to enhance the incentive to builders of multi-residential properties. Should a municipality elect to establish this optional class, the Province has extended the time frame to 35 years to provide greater certainty and incentives to builders of multi-residential buildings.

Some municipalities established a New Multi-Residential class to provide a conducive tax environment to encourage the development of additional multi-residential units. In some cases, the municipality established the tax ratio at 1.00, equivalent to the Residential Tax Ratio. In other municipalities, such as Halton, studies were undertaken to establish a target ratio to equalize the tax burden between Residential and Multi-Residential properties, recognizing the different approaches to property assessment in these classes. Because Multi-Residential properties are assessed using the Income approach whereas Residential properties are assessed using the Sales approach, the assessed values of "like" properties differs. Studies have found that Residential properties are valued at a higher rate by MPAC compared with a like Multi-Residential property. Therefore, some municipalities such as Halton and Orillia established Ratios greater than the Residential Ratio.

Municipality	New Multi-Residential (Tax Ratios)
Guelph	1.0000
Halton	2.0000
Hamilton	1.0000
Kingston	1.0000
Niagara	1.0000
Orillia	1.1000
Ottawa	1.0000
Sudbury	1.0000
Toronto	1.0000
Waterloo	1.0000
York	1.0000

Optional Industrial Class

Municipality	Large Industrial (Tax Ratios)	Increased or Decreased Since 2003
Chatham-Kent	2.9570 Higher than residual	Decreased Ratio in 2004
Durham	2.7500 Higher than residual	Decreased Ratio in 2004
Essex	2.6861 Higher than residual	N/A
Hamilton	3.9093 Higher than residual	Decreased Ratio in 2004
Lambton	3.3803 Higher than residual	Increased Ratio In 2004
Niagara	3.5279 Higher than residual	Decreased Ratio in 2004
Ottawa	2.2074 Lower than residual	Increased Ratio In 2004
St. Thomas	2.7380 Higher than residual	N/A
Sudbury	2.7477 Higher than residual	Decreased Ratio in 2004
Thunder Bay	2.6812 Higher than residual	N/A
Timmins	2.7114 Higher than residual	Same
Windsor	3.6813 Higher than residual	Decreased Ratio in 2004

A number of municipalities established Large Industrial classes in 1998 to address some significant shifts in the Industrial class of property. As shown in the table, with the exception of Ottawa, these ratios were established higher than the Industrial Residual class.

A number of the municipalities that established a Large Industrial Class have above average proportion of industrial assessment such as Timmins, St. Thomas, Windsor, Thunder Bay, Sudbury and some of the Niagara and Durham municipalities.

Of the municipalities that participated in the study in both 2003 and 2004, Durham Region, Chatham-Kent, Hamilton, Niagara Region, Sudbury and Windsor reduced their tax ratio for the Large Industrial class.

Optional Commercial Classes

Municipality	Office	Shopping	Parking Lot Vacant Land
(Tax Ratios)			
Chatham-Kent	1.5853 Lower than residual	2.2705 Higher than residual	1.3164 Lower than residual
Essex	1.1640 Higher than residual	1.1654 Higher than residual	0.5620 Lower than residual
Hamilton			1.9800 same
Lambton	1.5812 Lower than residual	2.1451 Higher than residual	1.1234 Lower than residual
Ottawa	2.6210 Higher than residual	1.8046 Lower than residual	1.4215 Lower than residual
Thunder Bay	2.1344 Higher than residual	1.8297 Lower than residual	1.2348 Lower than residual
Windsor	2.0320 Higher than residual	2.0520 Higher than residual	1.0526 Lower than residual

- The majority of the municipalities that established an Office Building Class set the ratio above the Residual Commercial ratio. Examples include the County of Essex, Ottawa, Thunder Bay and Windsor
- The majority of the municipalities that established a Shopping Building Class, also set the ratio above the Residual Commercial ratio. Examples include the Chatham-Kent, County of Essex, County of Lambton and Windsor
- With the exception of Hamilton, all municipalities that created a Parking Lot/Vacant Land Class did so at a lower rate than the Residual Commercial ratio

Summary of Graduated Tax Rates

The legislation allows municipalities to establish tiered rates for the commercial and industrial classes. The municipality may establish two to three bands, applying different tax rates for each band. Of the municipalities in this study, only the City of Orillia established banded rates. The City of Orillia established tiered rates in its commercial class, with one rate being applied to commercial assessment up to 7,000,000 and a higher rate to any commercial assessment above the 7,000,000 threshold.

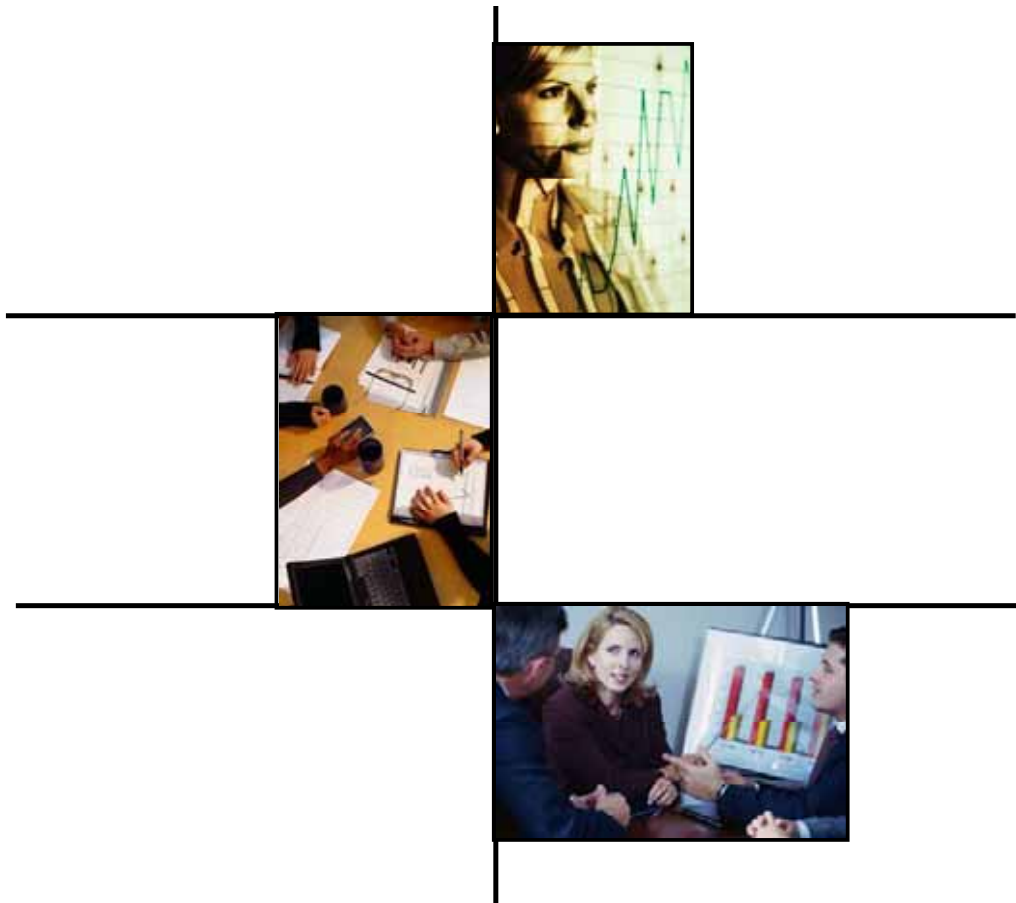
Delegation

Under the rules and regulations established by the Province, upper and single tier municipalities are responsible for property tax policies. An exception to this rule is if an upper-tier municipality elects to delegate the property tax policy responsibility to its lower-tiers. Of the municipalities in this study, only the Region of Peel (consisting of the City of Brampton, City of Mississauga and Town of Caledon) delegated such authority to its lower-tier municipalities. This is the first year in which the ratios across the Region of Peel have differed. Mississauga's ratios are different from the City of Brampton and the Town of Caledon.

Summary - Tax Policies

- The tax ratios across the survey range significantly in each of the Multi-Residential, Commercial and Industrial classes
- 17 of the 33 upper tier/single tier municipalities established optional classes, resulting in different tax ratios and relative tax burdens from the residual commercial and industrial classes. This will impact the relative tax position of properties within these classes, compared to the relative tax position of properties in the residual class. The impact may be an increased/decreased burden, depending on the value of the tax ratio. As such, the relative tax burden across the entire Commercial and Industrial classes, particularly for these municipalities may vary.
- With the exception of the City of Barrie's and the Region of York's Multi-Residential ratio and the County of Essex's Commercial ratio, no municipalities in the survey fall within the Provincial "Range of Fairness".
- Only the City of Orillia established graduated tax rates for the Commercial Class
- The most common type of Optional Class established is Large Industrial
- A number of municipalities have established the New Multi-Residential optional class to encourage development of rental housing

Comparison of Relative Taxes



Comparison of Relative Taxes

Residential

Multi-Residential

Commercial

Industrial

The purpose of this section of the report is to undertake “like” property comparisons across each municipality and across various property types. In total, 13 property types were defined based on those property types that were of most interest to the participating municipalities and that represented all potential optional classes. The Residential, Multi-Residential, Commercial and Industrial classes are represented in the study; classes where a municipality is typically competing for new growth opportunities.

In order to calculate the relative tax burden of “like” properties, every effort was made to hold constant those factors deemed to be most critical in determining a property’s assessed value. However, given the number of factors used to calculate the assessed value for each property, and the inability to quantify each of these factors, the results should be used to provide the reader with **overall trends** rather than exact differences in relative tax burdens between municipalities. By selecting multiple property types within each taxing class (Residential, Multi-Residential, Commercial and Industrial), and by selecting multiple properties from within each municipality and property subtype, where available, the likelihood of anomalies in the database has been reduced. However, it is recommended that focus should be on the trends rather than the absolutes.

Given that the selection process of properties is random based on properties meeting the outlined criteria, it would not be appropriate to use the selected property’s capped rate in the Multi-Residential, Industrial and Commercial classes. Using a property’s capped rates on a small sample could result in comparisons of properties in one municipality contributing to the cap and in another municipality benefiting from the cap. This would not provide a reasonable representation of the relative tax burdens in each jurisdiction for a typical property. As such, to provide a true indication of the relative tax burden, the tax liability on sample properties will be used in the comparisons. The tax liability was calculated using the property’s most current assessment and the 2004 tax rates for each municipality.

Notes

Urban rates were used in each municipality. In the case of the City of Hamilton, Ottawa, Norfolk County, Greater Sudbury, Kawartha Lakes and Chatham-Kent, where amalgamations occurred, the analysis was done by selecting properties from within the urban centres and applying the respective urban rates.

The City of Toronto due to the size and current value assessment differentials across the City has been divided into four areas; North, South, East and West.

For some property types, municipalities are not represented due to the lack of comparable properties available or a decision by the municipality not to include a particular category in the analysis.

General Introductory Comments

There are many reasons for differences in relative tax burdens across municipalities and across property classes. These include, but are not limited to, the following:

- The values of like properties varies significantly across municipalities
- The tax burden within a municipality varies based on the tax ratios used. As such, it is possible for a municipality to have a relative low tax burden in a particular class of property and a relatively high tax burden in another class
- The use of optional classes
- Non-uniform education tax rates in the non-residential classes
- Tax burdens across municipalities also vary based on the level of service provided and the associated costs of providing these services

Methodology and Presentation of Results

“Like properties” were selected using the property descriptions outlined on the next two pages. Every effort was made to select a minimum of 3-8 properties from each municipality and from within each property type.

In some cases, a decision was made by the participating municipality to limit the number of property types to be included in the study. As such, for some property types, less municipalities have been included in the sample. In addition, there are some municipalities where like properties were not identified. An average was used across the sample set within each municipality to calculate the relative tax burden. The results are presented using appropriate tax unit values such as per acre (vacant land), per unit (multi-residential, hotels and motels), per sq.ft. (office, industrial, shopping centres). Number of units, square footages, acres and current value assessment was provided by MPAC.

Additional steps were taken to confirm that the sample in the residential class was a good representation of properties meeting the criteria. A comparison to the Royal LePage Survey of Canadian House Prices and the Toronto Real Estate Board “Market Watch” was undertaken, which collectively includes the majority of the municipalities participating in the study. To ensure that the sample was reasonable in the industrial land class, a comparison was undertaken to the Toronto Real Estate Board published values of serviced industrial land values and the Royal LePage Commercial Group, also representing the majority of municipalities in the survey.

NEW in 2004—Farmland Property Comparison

Requests have been made over the past several years to provide some form of comparison of farmland properties. This is new to the study in 2004 and has been calculated by receiving information from MPAC on the cost per acre for Class 1 and Class 6 farmland on a per acre basis. This reflects the full range of farmland property.

Property Types

Residential

Residential - Single Family Detached Home (Property Code 301)

A detached three-bedroom single storey home with 1.5 bathrooms and a one car garage. Total area of the house is approximately 1,200 sq.ft. and the property is situated on a lot that is approximately 5,500 sq. ft. Comparison of taxes on a per household basis.

Residential - Condominium Apartment (Property Code 370)

Residential condominium, excluding residential condominium conversion still rented. Two bedroom with a living room, a dining room, with a floor area of approximately 900 sq.ft. Comparison of taxes on a per household basis.



Residential – Senior Executive (Property Code 301)

A two-storey, four or five bedroom home with three bathrooms, main floor family room plus atrium or library. A full unfinished basement and an attached two car garage. The house is approximately 3,000 sq.ft., with an approximate lot size of 6,700 sq. ft. Comparison of taxes on a per household basis.

Multi-Residential

Multi-Residential - Walk-up Apartment (Property Code 340)

Multi-residential, more than six self-contained units but does not include row housing. Typically this type of property is older construction, two to four storeys high. Comparison of taxes on a per unit basis.



Multi-Residential - Mid/High-Rise Apartment (Property Code 340)

Multi-residential, more than six self-contained units and four + storeys but does not include row housing. Comparison of taxes on a per unit basis.

Commercial

Commercial - Neighbourhood Shopping Centre (Property Code 430)

A neighbourhood shopping centre is typically the smallest type of center comprising of retail tenants that cater to everyday needs such as drugstores, convenience stores and hardware stores. Size varies from 4,000 to 100,000 square feet. Comparison of taxes on a per square foot of floor area



Commercial - Office Building Class (Property Code 400)

Selection was focused on buildings in prime locations within the municipality. Comparison of taxes on a per square foot of gross leaseable area basis.



Property Types

Commercial Cont'd

Commercial - Hotel (Property Code 440)

Typically over 100 rooms. Comparison of taxes on a per suite basis



Commercial - Motel (Property Code 450)

Typically newer construction, franchised. Comparison of taxes on a per suite basis

Industrial

Industrial - Vacant Land (Property Code 106)

Selection of properties were based on serviced land under 5 acres
Comparison of taxes on a per acre basis



Industrial - Large Industrial (Property Code 520, 510,513)

Greater than 125,000 sq.ft.

Comparison of taxes on a per square foot of floor area basis

Industrial - Standard Industrial (Property Code 520, 510,513)

Under 125,000 sq.ft. in size typically characterized by newer construction and flexible design. Comparison of taxes on a per square foot of floor area basis

Farmland



Farmland Price Per Acre

This has been calculated by receiving information from MPAC on the cost per acre for Class 1 and Class 6 farmland on a per acre basis. This reflects the full range of farmland property.

2004 Education Rates

Municipality	Residential	Multi Residential	Commercial Residual	Commercial Office Building	Commercial Parking/Vacant	Commercial Shopping	Industrial Residual	Industrial Large
Aurora	0.2960%	0.2960%	1.6832%	1.6832%	1.6832%	1.6832%	1.8719%	1.8719%
Barrie	0.2960%	0.2960%	1.7118%	1.7118%	1.7118%	1.7118%	1.7450%	1.7450%
Brampton	0.2960%	0.2960%	1.7375%	1.7375%	1.7375%	1.7375%	1.9845%	1.9845%
Brantford	0.2960%	0.2960%	2.2014%	2.2014%	2.2014%	2.2014%	3.1730%	3.1730%
Burlington	0.2960%	0.2960%	1.5286%	1.5286%	1.5286%	1.5286%	2.1184%	2.1184%
Caledon	0.2960%	0.2960%	1.7375%	1.7375%	1.7375%	1.7375%	1.9845%	1.9845%
Cambridge	0.2960%	0.2960%	2.1639%	2.1639%	2.1639%	2.1639%	2.8271%	2.8271%
Chatham-Kent	0.2960%	0.2960%	2.0474%	1.6500%	1.3701%	2.3632%	2.9612%	3.5589%
Clarington	0.2960%	0.2960%	1.6451%	1.6451%	1.6451%	1.6451%	2.0159%	2.4532%
Cobourg	0.2960%	0.2960%	2.1272%	2.1272%	2.1272%	2.1272%	3.3625%	3.3625%
Collingwood	0.2960%	0.2960%	1.7826%	1.7826%	1.7826%	1.7826%	2.7488%	2.7488%
Cornwall	0.2960%	0.2960%	2.4709%	2.4709%	2.4709%	2.4709%	2.9490%	2.9490%
East Gwillimbury	0.2960%	0.2960%	1.6832%	1.6832%	1.6832%	1.6832%	1.8719%	1.8719%
Fort Erie	0.2960%	0.2960%	1.7419%	1.7419%	1.7419%	1.7419%	3.0126%	3.3173%
Georgina	0.2960%	0.2960%	1.6832%	1.6832%	1.6832%	1.6832%	1.8719%	1.8719%
Grimsbay	0.2960%	0.2960%	1.7419%	1.7419%	1.7419%	1.7419%	3.0126%	3.3173%
Guelph	0.2960%	0.2960%	2.0547%	2.0547%	2.0547%	2.0547%	2.8173%	2.8173%
Halton Hills	0.2960%	0.2960%	1.5286%	1.5286%	1.5286%	1.5286%	2.1184%	2.1184%
Hamilton	0.2960%	0.2960%	2.0236%	2.0236%	2.0236%	2.0236%	2.0236%	2.0236%
Kawartha Lakes	0.2960%	0.2960%	1.7899%	1.7899%	1.7899%	1.7899%	2.4832%	2.4832%
King	0.2960%	0.2960%	1.6832%	1.6832%	1.6832%	1.6832%	1.8719%	1.8719%
Kingston	0.2960%	0.2960%	2.1242%	2.1242%	2.1242%	2.1242%	3.4809%	3.4809%
Kitchener	0.2960%	0.2960%	2.1639%	2.1639%	2.1639%	2.1639%	2.8271%	2.8271%
Leamington	0.2960%	0.2960%	1.5722%	1.7108%	0.8260%	1.7128%	2.4213%	3.3482%
Lincoln	0.2960%	0.2960%	1.7419%	1.7419%	1.7419%	1.7419%	3.0126%	3.3173%
London	0.2960%	0.2960%	2.6108%	2.6108%	2.6108%	2.6108%	3.1352%	3.1352%
Markham	0.2960%	0.2960%	1.6832%	1.6832%	1.6832%	1.6832%	1.8719%	1.8719%
Midland	0.2960%	0.2960%	1.7826%	1.7826%	1.7826%	1.7826%	2.7488%	2.7488%
Milton	0.2960%	0.2960%	1.5286%	1.5286%	1.5286%	1.5286%	2.1184%	2.1184%
Mississauga	0.2960%	0.2960%	1.7375%	1.7375%	1.7375%	1.7375%	1.9845%	1.9845%
Newmarket	0.2960%	0.2960%	1.6832%	1.6832%	1.6832%	1.6832%	1.8719%	1.8719%
Niagara Falls	0.2960%	0.2960%	1.7419%	1.7419%	1.7419%	1.7419%	3.0126%	3.3173%
Niagara-on-the-Lake	0.2960%	0.2960%	1.7419%	1.7419%	1.7419%	1.7419%	3.0126%	3.3173%
Norfolk	0.2960%	0.2960%	2.1534%	2.1534%	2.1534%	2.1534%	2.8853%	2.8853%
North Bay	0.2960%	0.2960%	2.3668%	2.3668%	2.3668%	2.3668%	1.8910%	1.8910%
Oakville	0.2960%	0.2960%	1.5286%	1.5286%	1.5286%	1.5286%	2.1184%	2.1184%
Orangeville	0.2960%	0.2960%	1.4819%	1.4819%	1.4819%	1.4819%	2.4408%	2.4408%
Orillia * comm.tiering	0.2960%	0.2960%	1.8236%	1.8236%	1.8236%	1.8236%	2.2960%	2.2960%
Oshawa	0.2960%	0.2960%	1.6451%	1.6451%	1.6451%	1.6451%	2.0159%	2.4532%
Ottawa	0.2960%	0.2960%	1.8934%	2.2874%	1.2406%	1.5749%	2.4222%	2.0800%
Pelham	0.2960%	0.2960%	1.7419%	1.7419%	1.7419%	1.7419%	3.0126%	3.3173%
Penetanguishene	0.2960%	0.2960%	1.7826%	1.7826%	1.7826%	1.7826%	2.7488%	2.7488%
Peterborough	0.2960%	0.2960%	2.1426%	2.1426%	2.1426%	2.1426%	3.1127%	3.1127%
Pickering	0.2960%	0.2960%	1.6451%	1.6451%	1.6451%	1.6451%	2.0159%	2.4532%
Port Colborne	0.2960%	0.2960%	1.7419%	1.7419%	1.7419%	1.7419%	3.0126%	3.3173%
Richmond Hill	0.2960%	0.2960%	1.6832%	1.6832%	1.6832%	1.6832%	1.8719%	1.8719%
Sarnia	0.2960%	0.2960%	1.9861%	1.8746%	1.3319%	2.5432%	2.2818%	3.7192%
St. Catharines	0.2960%	0.2960%	1.7419%	1.7419%	1.7419%	1.7419%	3.0126%	3.3173%
St. Thomas	0.2960%	0.2960%	2.1536%	2.1536%	2.1536%	2.1536%	2.8914%	3.4745%
Stratford	0.2960%	0.2960%	2.4040%	2.4040%	2.4040%	2.4040%	3.1149%	3.1149%
Sudbury	0.2960%	0.2960%	2.0498%	2.0498%	2.0498%	2.0498%	2.6715%	3.0051%
Tay	0.2960%	0.2960%	1.7826%	1.7826%	1.7826%	1.7826%	2.7488%	2.7488%
Thorold	0.2960%	0.2960%	1.7419%	1.7419%	1.7419%	1.7419%	3.0126%	3.3173%
Thunder Bay	0.2960%	0.2960%	2.6610%	2.8104%	1.6259%	2.4092%	3.2629%	3.6721%
Timmins	0.2960%	0.2960%	2.3323%	2.3323%	2.3323%	2.3323%	2.5376%	3.1586%
Tiny	0.2960%	0.2960%	1.7826%	1.7826%	1.7826%	1.7826%	2.7488%	2.7488%
Toronto	0.2960%	0.2960%	2.2157%	2.2157%	2.2157%	2.2157%	2.3136%	2.3136%
Vaughan	0.2960%	0.2960%	1.6832%	1.6832%	1.6832%	1.6832%	1.6719%	1.6719%
Wainfleet	0.2960%	0.2960%	1.7419%	1.7419%	1.7419%	1.7419%	3.0126%	3.3173%
Wasaga Beach	0.2960%	0.2960%	1.7826%	1.7826%	1.7826%	1.7826%	2.7488%	2.7488%
Waterloo	0.2960%	0.2960%	2.1639%	2.1639%	2.1639%	2.1639%	2.8271%	2.8271%
Welland	0.2960%	0.2960%	1.7419%	1.7419%	1.7419%	1.7419%	3.0126%	3.3173%
West Lincoln	0.2960%	0.2960%	1.7419%	1.7419%	1.7419%	1.7419%	3.0126%	3.3173%
Whitby	0.2960%	0.2960%	1.6451%	1.6451%	1.6451%	1.6451%	2.0159%	2.4532%
Whitchurch-Stouffville	0.2960%	0.2960%	1.6832%	1.6832%	1.6832%	1.6832%	1.8719%	1.8719%
Windsor	0.2960%	0.2960%	1.9078%	1.9398%	1.0048%	1.9589%	2.6155%	3.7273%
Average	0.2960%	0.2960%	1.8705%	1.8736%	1.7997%	1.8780%	2.5387%	2.7066%
Median	0.2960%	0.2960%	1.7419%	1.7419%	1.7419%	1.7419%	2.7102%	2.7488%
Min	0.2960%	0.2960%	1.4819%	1.4819%	0.8260%	1.4819%	1.6719%	1.6719%
Max	0.2960%	0.2960%	2.6610%	2.8104%	2.6108%	2.6108%	3.4809%	3.7273%

2004 Municipal Rates (Upper and Lower Tier)

Municipality	Residential	Multi Residential	Commercial Residual	Commercial Office Building	Commercial Parking/Vacant	Commercial Shopping	Industrial Residual	Industrial Large
Aurora	0.8186%	0.8186%	0.9880%	0.9880%	0.9880%	0.9880%	1.1245%	1.1245%
Barrie	1.0388%	1.1206%	1.4479%	1.4479%	1.4479%	1.4479%	1.4971%	1.4971%
Brampton	0.9009%	1.5361%	1.1686%	1.1686%	1.1686%	1.1686%	1.3244%	1.3244%
Branford	1.2499%	3.0103%	2.4831%	2.4831%	2.4831%	2.4831%	4.6542%	4.6542%
Burlington	0.7956%	1.7995%	1.1588%	1.1588%	1.1588%	1.1588%	1.8775%	1.8775%
Caledon	0.6866%	1.1707%	0.8906%	0.8906%	0.8906%	0.8906%	1.0093%	1.0093%
Cambridge	1.0958%	2.8270%	2.1367%	2.1367%	2.1367%	2.1367%	2.8599%	2.8599%
Chatham-Kent	1.4615%	3.1405%	2.8749%	2.3169%	1.9239%	3.3183%	3.5959%	4.3216%
Clarington	1.0185%	2.1668%	1.4768%	1.4768%	1.4768%	1.4768%	2.3016%	2.8009%
Cobourg	1.4837%	3.2879%	2.2481%	2.2481%	2.2481%	2.2481%	3.9022%	3.9022%
Collingwood	1.0660%	1.8381%	1.3347%	1.3347%	1.3347%	1.3347%	1.8191%	1.8191%
Cornwall	1.7062%	4.0082%	3.3526%	3.3526%	3.3526%	3.3526%	4.4873%	4.4873%
East Gwillimbury	0.8452%	0.8452%	1.0202%	1.0202%	1.0202%	1.0202%	1.1611%	1.1611%
Fort Erie	1.2960%	2.7203%	2.1541%	2.1541%	2.1541%	2.1541%	3.9161%	4.3123%
Georgina	1.0311%	1.0311%	1.2446%	1.2446%	1.2446%	1.2446%	1.4165%	1.4165%
Grimsby	1.2804%	2.6876%	2.1282%	2.1282%	2.1282%	2.1282%	3.9425%	4.3413%
Guelph	0.9878%	2.7067%	1.8176%	1.8176%	1.8176%	1.8176%	2.5980%	2.5980%
Halton Hills	0.7695%	1.7407%	1.1209%	1.1209%	1.1209%	1.1209%	1.8161%	1.8161%
Hamilton	1.4111%	3.8665%	2.7940%	2.7940%	2.7940%	2.7940%	4.7044%	5.5166%
Kawartha Lakes	1.1783%	2.4138%	1.5061%	1.5061%	1.5061%	1.5061%	2.1003%	2.1003%
King	0.7971%	0.7971%	0.9622%	0.9622%	0.9622%	0.9622%	1.0950%	1.0950%
Kingston	1.2235%	3.2578%	2.2841%	2.2841%	2.2841%	2.2841%	3.8423%	3.8423%
Kitchener	1.1236%	2.8989%	2.1910%	2.1910%	2.1910%	2.1910%	2.9326%	2.9326%
Leamington	1.1577%	2.2638%	1.2384%	1.3476%	0.6506%	1.3492%	2.2488%	3.1097%
Lincoln	1.2116%	2.5432%	2.0138%	2.0138%	2.0138%	2.0138%	3.7497%	3.7497%
London	1.2774%	2.8404%	2.4894%	2.4894%	2.4894%	2.4894%	3.3596%	3.3596%
Markham	0.7369%	0.7369%	0.8895%	0.8895%	0.8895%	0.8895%	1.0123%	1.0123%
Midland	1.2694%	2.1888%	1.5894%	1.5894%	1.5894%	1.5894%	2.1662%	2.1662%
Milton	0.6699%	1.5152%	0.9757%	0.9757%	0.9757%	0.9757%	1.5807%	1.5807%
Mississauga	0.7293%	1.1903%	1.0272%	1.0272%	1.0272%	1.0272%	1.1360%	1.1360%
Newmarket	0.8361%	0.8361%	1.0091%	1.0091%	1.0091%	1.0091%	1.1485%	1.1485%
Niagara Falls	1.2700%	2.6656%	2.1108%	2.1108%	2.1108%	2.1108%	3.9226%	4.3194%
Niagara-on-the-Lake	0.9457%	1.9850%	1.5718%	1.5718%	1.5718%	1.5718%	2.8724%	3.1630%
Norfolk	1.1312%	1.9149%	1.9149%	1.9149%	1.9149%	1.9149%	1.9149%	1.9149%
North Bay	1.4120%	3.3260%	2.7740%	2.7740%	2.7740%	2.7740%	1.9760%	1.9760%
Oakville	0.7733%	1.7492%	1.1264%	1.1264%	1.1264%	1.1264%	1.8250%	1.8250%
Orangeville	1.1248%	3.0146%	1.3722%	1.3722%	1.3722%	1.3722%	2.4727%	2.4727%
Orillia * commercial tiering	1.0961%	1.7756%	1.8438%	1.8438%	1.8438%	1.8438%	1.8633%	1.8633%
Oshawa	1.3471%	2.8658%	1.9533%	1.9533%	1.9533%	1.9533%	3.0441%	3.7045%
Ottawa	0.9876%	2.1074%	2.1155%	2.5527%	1.3915%	1.7623%	2.5142%	2.1612%
Pelham	1.2339%	2.5900%	2.0509%	2.0509%	2.0509%	2.0509%	3.6586%	3.6586%
Penetanguishene	1.2435%	2.1441%	1.5570%	1.5570%	1.5570%	1.5570%	2.1220%	2.1220%
Peterborough	1.2776%	2.6115%	2.4162%	2.4162%	2.4162%	2.4162%	3.5732%	3.5732%
Pickering	1.0302%	2.1916%	1.4937%	1.4937%	1.4937%	1.4937%	2.3280%	2.8330%
Port Colborne	1.5419%	3.2364%	2.5627%	2.5627%	2.5627%	2.5627%	4.6488%	5.1191%
Richmond Hill	0.7373%	0.7373%	0.8900%	0.8900%	0.8900%	0.8900%	1.0129%	1.0129%
Sarnia	1.2836%	3.3395%	2.1503%	2.0296%	1.4420%	2.7534%	2.6072%	4.2496%
St. Catharines	1.4628%	3.0704%	2.4313%	2.4313%	2.4313%	2.4313%	4.5272%	4.9851%
St. Thomas	1.3201%	3.5607%	2.6139%	2.6139%	2.6139%	2.6139%	3.0079%	3.6145%
Stratford	1.1183%	2.4087%	2.5043%	2.5043%	2.5043%	2.5043%	3.8336%	3.8336%
Sudbury	1.5995%	3.2935%	2.6510%	2.6510%	2.6510%	2.6510%	3.9069%	4.3949%
Tay	1.0482%	1.8074%	1.3124%	1.3124%	1.3124%	1.3124%	1.7887%	1.7887%
Thorold	1.3819%	2.9006%	2.2968%	2.2968%	2.2968%	2.2968%	4.2755%	4.7080%
Thunder Bay	1.5654%	4.2893%	3.1636%	3.3412%	1.9330%	2.8643%	3.7295%	4.1972%
Timmins	1.6423%	2.7617%	3.2518%	3.2518%	3.2518%	3.2518%	3.5775%	4.4530%
Tiny	0.6004%	1.0352%	0.7517%	0.7517%	0.7517%	0.7517%	1.0245%	1.0245%
Toronto	0.5930%	2.2305%	2.2587%	2.2587%	2.2587%	2.2587%	2.5342%	2.5342%
Vaughan	0.7161%	0.7161%	0.8643%	0.8643%	0.8643%	0.8643%	1.1837%	1.1837%
Wainfleet	1.4376%	3.0176%	2.3895%	2.3895%	2.3895%	2.3895%	4.4447%	4.4447%
Wasaga Beach	0.8540%	1.4725%	1.2004%	1.0693%	1.0693%	1.0693%	1.4573%	1.4573%
Waterloo	1.0332%	2.6658%	2.0148%	2.0148%	2.0148%	2.0148%	2.6968%	2.6968%
Welland	1.5947%	3.3473%	2.6506%	2.6506%	2.6506%	2.6506%	5.0000%	5.5058%
West Lincoln	1.2956%	2.7195%	2.1534%	2.1534%	2.1534%	2.1534%	4.0216%	4.4284%
Whitby	1.0731%	2.2829%	1.5560%	1.5560%	1.5560%	1.5560%	2.4250%	2.9511%
Whitchurch-Stouffville	0.7610%	0.7610%	0.9185%	0.9185%	0.9185%	0.9185%	1.0454%	1.0454%
Windsor	1.3930%	3.8169%	2.7839%	2.8306%	1.4663%	2.8585%	3.4623%	4.9341%
Average	1.1224%	2.3063%	1.8437%	1.8432%	1.7581%	1.8505%	2.6769%	2.8822%
Median	1.1242%	2.4113%	1.9341%	1.9341%	1.7035%	1.8794%	2.5242%	2.8169%
Min	0.5930%	0.7161%	0.7517%	0.7517%	0.6506%	0.7517%	1.0093%	1.0093%
Max	1.7062%	4.2893%	3.3526%	3.3526%	3.3526%	3.3526%	5.0000%	5.5166%

2004 Total Property Tax Rates (Municipal and Education)

Municipality	Residential	Multi Residential	Commercial Residual	Commercial Office Building	Commercial Parking/Vacant	Commercial Shopping	Industrial Residual	Industrial Large
Aurora	1.1146%	1.1146%	2.6712%	2.6712%	2.6712%	2.6712%	2.9964%	2.9964%
Barrie	1.3348%	1.4166%	3.1597%	3.1597%	3.1597%	3.1597%	3.2421%	3.2421%
Brampton	1.1969%	1.8321%	2.9061%	2.9061%	2.9061%	2.9061%	3.3088%	3.3088%
Brantford	1.5459%	3.3063%	4.6845%	4.6845%	4.6845%	4.6845%	7.8272%	7.8272%
Burlington	1.0916%	2.0955%	2.6874%	2.6874%	2.6874%	2.6874%	3.9959%	3.9959%
Caledon	0.9826%	1.4667%	2.6281%	2.6281%	2.6281%	2.6281%	2.9938%	2.9938%
Cambridge	1.3918%	3.1230%	4.3006%	4.3006%	4.3006%	4.3006%	5.6869%	5.6869%
Chatham-Kent	1.7575%	3.4365%	4.9223%	3.9669%	3.2940%	5.6815%	6.5571%	7.8805%
Clarington	1.3145%	2.4628%	3.1220%	3.1220%	3.1220%	3.1220%	4.3175%	5.2541%
Cobourg	1.7797%	3.5839%	4.3753%	4.3753%	4.3753%	4.3753%	7.2647%	7.2647%
Collingwood	1.3620%	2.1341%	3.1173%	3.1173%	3.1173%	3.1173%	4.5679%	4.5679%
Cornwall	2.0022%	4.3042%	5.8235%	5.8235%	5.8235%	5.8235%	7.4363%	7.4363%
East Gwillimbury	1.1412%	1.1412%	2.7033%	2.7033%	2.7033%	2.7033%	3.0330%	3.0330%
Fort Erie	1.5920%	3.0163%	3.8960%	3.8960%	3.8960%	3.8960%	6.9287%	7.6296%
Georgina	1.3271%	1.3271%	2.9277%	2.9277%	2.9277%	2.9277%	3.2884%	3.2884%
Grimsby	1.5764%	2.9836%	3.8700%	3.8700%	3.8700%	3.8700%	6.9550%	7.6586%
Guelph	1.2838%	3.0027%	3.8723%	3.8723%	3.8723%	3.8723%	5.4153%	5.4153%
Halton Hills	1.0655%	2.0367%	2.6495%	2.6495%	2.6495%	2.6495%	3.9345%	3.9345%
Hamilton	1.7071%	4.1625%	4.8176%	4.8176%	4.8176%	4.8176%	6.7281%	7.5402%
Kawartha Lakes	1.4743%	2.7098%	3.2960%	3.2960%	3.2960%	3.2960%	4.5835%	4.5835%
King	1.0931%	1.0931%	2.6453%	2.6453%	2.6453%	2.6453%	2.9669%	2.9669%
Kingston	1.5195%	3.5538%	4.4083%	4.4083%	4.4083%	4.4083%	7.3232%	7.3232%
Kitchener	1.4196%	3.1949%	4.3549%	4.3549%	4.3549%	4.3549%	5.7597%	5.7597%
Leamington	1.4537%	2.5598%	2.8106%	3.0584%	1.4766%	3.0621%	4.6701%	6.4579%
Lincoln	1.5076%	2.8392%	3.7557%	3.7557%	3.7557%	3.7557%	6.7622%	7.0670%
London	1.5734%	3.1364%	5.1003%	5.1003%	5.1003%	5.1003%	6.4948%	6.4948%
Markham	1.0329%	1.0329%	2.5726%	2.5726%	2.5726%	2.5726%	2.8842%	2.8842%
Midland	1.5654%	2.4848%	3.3720%	3.3720%	3.3720%	3.3720%	4.9150%	4.9150%
Milton	0.9659%	1.8112%	2.5043%	2.5043%	2.5043%	2.5043%	3.6992%	3.6992%
Mississauga	1.0253%	1.4863%	2.7647%	2.7647%	2.7647%	2.7647%	3.1205%	3.1205%
Newmarket	1.1321%	1.1321%	2.6923%	2.6923%	2.6923%	2.6923%	3.0204%	3.0204%
Niagara Falls	1.5660%	2.9616%	3.8526%	3.8526%	3.8526%	3.8526%	6.9351%	7.6367%
Niagara-on-the-Lake	1.2417%	2.2810%	3.3137%	3.3137%	3.3137%	3.3137%	5.8850%	6.4803%
Norfolk	1.4272%	2.2109%	4.0683%	4.0683%	4.0683%	4.0683%	4.8003%	4.8003%
North Bay	1.7080%	3.6220%	5.1408%	5.1408%	5.1408%	5.1408%	3.8670%	3.8670%
Oakville	1.0693%	2.0452%	2.6550%	2.6550%	2.6550%	2.6550%	3.9434%	3.9434%
Orangeville	1.4208%	3.3106%	2.8542%	2.8542%	2.8542%	2.8542%	4.9135%	4.9135%
Orillia * commercial tiering	1.3921%	2.0716%	3.6675%	3.6675%	3.6675%	3.6675%	4.1593%	4.1593%
Oshawa	1.6431%	3.1618%	3.5984%	3.5984%	3.5984%	3.5984%	5.0600%	6.1576%
Ottawa	1.2836%	2.4034%	4.0088%	4.8401%	2.6321%	3.3372%	4.9363%	4.2412%
Pelham	1.5299%	2.8860%	3.7928%	3.7928%	3.7928%	3.7928%	6.6712%	6.9759%
Penetanguishene	1.5395%	2.4401%	3.3395%	3.3395%	3.3395%	3.3395%	4.8708%	4.8708%
Peterborough	1.5736%	2.9075%	4.5589%	4.5589%	4.5589%	4.5589%	6.6860%	6.6860%
Pickering	1.3262%	2.4876%	3.1389%	3.1389%	3.1389%	3.1389%	4.3439%	5.2861%
Port Colborne	1.8379%	3.5324%	4.3046%	4.3046%	4.3046%	4.3046%	7.6614%	8.4364%
Richmond Hill	1.0333%	1.0333%	2.5731%	2.5731%	2.5731%	2.5731%	2.8848%	2.8848%
Sarnia	1.5796%	3.6355%	4.1363%	3.9042%	2.7739%	5.2966%	4.8890%	7.9688%
St. Catharines	1.7588%	3.3664%	4.1732%	4.1732%	4.1732%	4.1732%	7.5397%	8.3024%
St. Thomas	1.6161%	3.8567%	4.7675%	4.7675%	4.7675%	4.7675%	5.8994%	7.0891%
Stratford	1.4143%	2.7047%	4.9084%	4.9084%	4.9084%	4.9084%	6.9485%	6.9485%
Sudbury	1.8955%	3.5895%	4.7007%	4.7007%	4.7007%	4.7007%	6.5784%	7.4000%
Tay	1.3442%	2.1034%	3.0950%	3.0950%	3.0950%	3.0950%	4.5376%	4.5376%
Thorold	1.6779%	3.1966%	4.0387%	4.0387%	4.0387%	4.0387%	7.2880%	8.0253%
Thunder Bay	1.8614%	4.5853%	5.8246%	6.1517%	3.5589%	5.2735%	6.9923%	7.8693%
Timmins	1.9383%	3.0577%	5.5841%	5.5841%	5.5841%	5.5841%	6.1151%	7.6116%
Tiny	0.8964%	1.3312%	2.5343%	2.5343%	2.5343%	2.5343%	3.7733%	3.7733%
Toronto	0.8890%	2.5265%	4.4744%	4.4744%	4.4744%	4.4744%	4.8479%	4.8479%
Vaughan	1.0121%	1.0121%	2.5474%	2.5474%	2.5474%	2.5474%	2.8556%	2.8556%
Wainfleet	1.7336%	3.3136%	4.1314%	4.1314%	4.1314%	4.1314%	7.4572%	7.7620%
Wasaga Beach	1.1500%	1.7685%	1.4964%	2.8519%	2.8519%	2.8519%	4.2062%	4.2062%
Waterloo	1.3292%	2.9618%	4.1787%	4.1787%	4.1787%	4.1787%	5.5238%	5.5238%
Welland	1.8907%	3.6433%	4.3925%	4.3925%	4.3925%	4.3925%	8.0125%	8.8231%
West Lincoln	1.5916%	3.0155%	3.8953%	3.8953%	3.8953%	3.8953%	7.0342%	7.7457%
Whitby	1.3691%	2.5789%	3.2012%	3.2012%	3.2012%	3.2012%	4.4409%	5.4043%
Whitchurch-Stouffville	1.0570%	1.0570%	2.6017%	2.6017%	2.6017%	2.6017%	2.9173%	2.9173%
Windsor	1.6890%	4.1129%	4.6917%	4.7704%	2.4711%	4.8175%	6.0778%	8.6615%
Average	1.4184%	2.6023%	3.6917%	3.7167%	3.5579%	3.7285%	5.2156%	5.5888%
Median	1.4202%	2.7073%	3.7742%	3.7742%	3.3558%	3.7116%	4.9143%	5.4098%
Min	0.8890%	1.0121%	1.4964%	2.5043%	1.4766%	2.5043%	2.8556%	2.8556%
Max	2.0022%	4.5853%	5.8246%	6.1517%	5.8235%	5.8235%	8.0125%	8.8231%

Presentation of “Like” Properties

Given the size of the survey, it is difficult to graphically present 66 municipalities. As such, the survey of “like” property comparisons have been divided into three graphs:

- populations less than 30,000
- populations between 30,000-99,999
- Populations 100,000 +

This grouping does not suggest which municipalities are most comparable, but is done simply for ease of viewing.

The following table provides the municipal groups sorted from lowest to highest population.

Municipalities with populations less than 30,000	Municipalities with populations 30,000 –99,999	Municipalities with populations 100,000 +
Wainfleet Penetanguishene Tiny Tay West Lincoln Niagara-on-the-Lake Wasaga Beach Pelham Collingwood Midland Cobourg Thorold Port Colborne King East Gwillimbury Lincoln Grimsby Whitchurch-Stouffville Orangeville Leamington Fort Erie	Orillia Stratford Milton St. Thomas Georgina Timmins Aurora Cornwall Halton Hills Welland Caledon North Bay Norfolk Newmarket Kawartha Lakes Sarnia Peterborough Clarington Niagara Falls Brantford Waterloo Pickering Whitby	Chatham-Kent Thunder Bay Guelph Cambridge Barrie Kingston St. Catharines Richmond Hill Oshawa Oakville Burlington Sudbury Vaughan Markham Kitchener Windsor Brampton London Hamilton Mississauga Ottawa Toronto

Residential Comparisons

Three types of residential properties were analyzed to identify the relative tax burdens.

Detached Bungalow

Residential - Single Family Detached Home (Property Code 301)

A detached three-bedroom single storey home with 1.5 bathrooms and a one car garage. Total area of the house is approximately 1,200 sq.ft. and the property is situated on a lot that is approximately 5,500 sq. ft. Comparison of taxes on a per household basis.

Condominium Apt.

Residential - Condominium Apartment (Property Code 370)

Residential condominium, excluding residential condominium conversion still rented. Two bedroom with a living room, a dining room, with a floor area of approximately 900 sq.ft. Comparison of taxes on a per household basis.

Executive Home

Residential – Senior Executive (Property Code 301)

A two-storey, four or five bedroom home with three bathrooms, main floor family room plus atrium or library. A full unfinished basement and an attached two car garage. The house is approximately 3,000 sq.ft., with an approximate lot size of 6,700 sq. ft. Comparison of taxes on a per household basis.

For the most part, there was good consistency in terms of the relative rankings across the survey for each of the three residential property types.

Residential Comparisons - Detached Bungalow

Municipality	CVA Bungalow Ranking	Net Levy Per Capita	2004 Taxes	Relative Tax Burden Ranking
Tiny	low	high	\$ 1,246	low
Sudbury	low	low	\$ 1,769	low
Leamington	low	low	\$ 1,798	low
Orillia	low	low	\$ 1,898	low
Kawartha Lakes	low	low	\$ 1,931	low
Tay	low	low	\$ 1,989	low
Norfolk	low	low	\$ 2,069	low
Cornwall	low	mid	\$ 2,072	low
Stratford	low	mid	\$ 2,079	low
Guelph	mid	mid	\$ 2,088	low
Fort Erie	low	high	\$ 2,165	low
Thorold	low	mid	\$ 2,185	low
Penetanguishene	low	low	\$ 2,198	low
Wasaga beach	mid	mid	\$ 2,216	low
Timmins	low	mid	\$ 2,221	low
Wainfleet	low	high	\$ 2,256	low
Barrie	mid	low	\$ 2,266	low
St. Thomas	low	low	\$ 2,271	low
Georgina	mid	low	\$ 2,278	low
Kingston	low	mid	\$ 2,279	low
North Bay	low	mid	\$ 2,300	low
Clarington	mid	low	\$ 2,320	low
Toronto (East)	high	high	\$ 2,320	low
Milton	high	high	\$ 2,322	mid
Chatham-Kent	low	low	\$ 2,332	mid
Port Colborne	low	high	\$ 2,348	mid
Halton Hills	high	low	\$ 2,383	mid
Cambridge	mid	mid	\$ 2,385	mid
Sarnia	mid	mid	\$ 2,396	mid
Niagara Falls	mid	high	\$ 2,431	mid
Kitchener	mid	low	\$ 2,446	mid
Pelham	mid	mid	\$ 2,478	mid
Midland	mid	mid	\$ 2,507	mid
East Gwillimbury	high	low	\$ 2,515	mid
Thunder bay	low	high	\$ 2,527	mid
Brantford	mid	low	\$ 2,545	mid
Caledon	high	low	\$ 2,545	mid
Lincoln	mid	mid	\$ 2,570	mid
Cobourg	low	high	\$ 2,572	mid
Burlington	high	mid	\$ 2,577	mid
Collingwood	high	high	\$ 2,579	mid
Newmarket	high	low	\$ 2,608	mid
West Lincoln	mid	low	\$ 2,614	mid
Peterborough	mid	mid	\$ 2,625	mid
Welland	low	mid	\$ 2,630	high
Orangeville	mid	low	\$ 2,669	high
Waterloo	high	high	\$ 2,672	high
Richmond Hill	high	mid	\$ 2,680	high
Niagara-on-the-Lake	high	high	\$ 2,691	high
Toronto (West)	high	high	\$ 2,723	high
London	mid	mid	\$ 2,727	high
Oakville	high	high	\$ 2,748	high
St. Catharines	mid	high	\$ 2,769	high
Aurora	high	mid	\$ 2,779	high
Windsor	mid	high	\$ 2,808	high
Grimsby	mid	high	\$ 2,820	high
Brampton	high	low	\$ 2,853	high
Mississauga	high	low	\$ 2,925	high
Toronto (North)	high	high	\$ 2,941	high
Whitchurch Stouffville	high	mid	\$ 2,977	high
Whitby	high	high	\$ 3,058	high
Oshawa	mid	high	\$ 3,080	high
Hamilton	mid	high	\$ 3,109	high
Pickering	high	mid	\$ 3,333	high
Ottawa	high	high	\$ 3,341	high
Vaughan	high	high	\$ 3,441	high
Markham	high	mid	\$ 3,450	high
King	high	high	\$ 3,463	high
Toronto (South)	high	high	\$ 3,965	high
Average			\$ 2,539	
Median			\$ 2,527	

Trends and Observations - Detached Bungalow

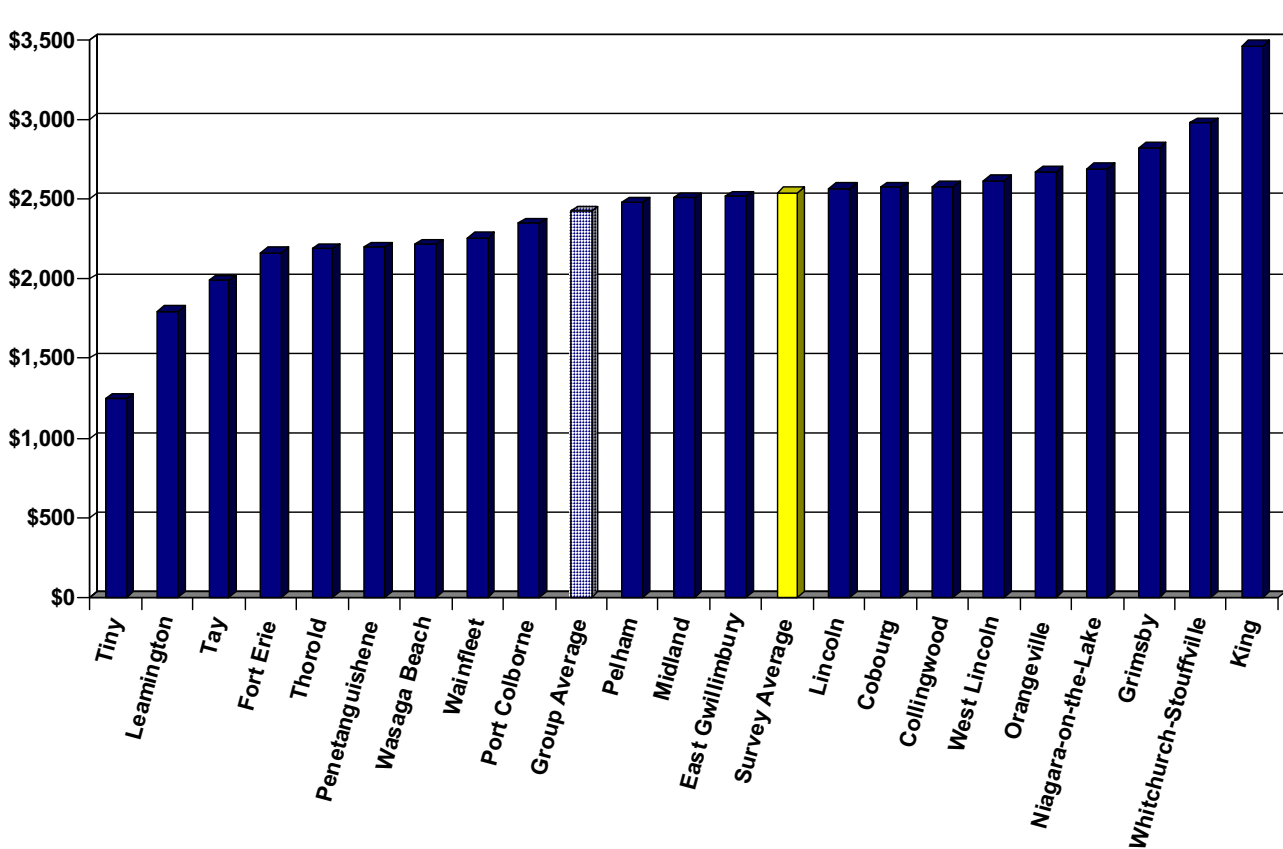
The following chart provides the relative taxes on a detached bungalow across the entire survey from lowest to highest.

- The inclusion of the CVA bungalow ranking and the net levy per capita in each municipality reflects some of the key factors impacting the relative tax position.
- The taxes in the detached bungalow category of property ranged from \$1,246 to \$3,965.
- Current assessment ranged across the survey from a low of \$93,000 to a high a \$446,000, with an average of \$193,000.
- On average, approximately 6-10 properties per municipality were included in the study
- A municipality's relative tax burden is a function of municipal taxation and the relative values of like properties
- The significant range in residential housing values, compounded with the range in municipal taxation, results in a large range in the relative taxes across the survey

Residential Comparisons - Detached Bungalow

Detached Bungalow Property Taxes - Municipalities with populations less than 30,000

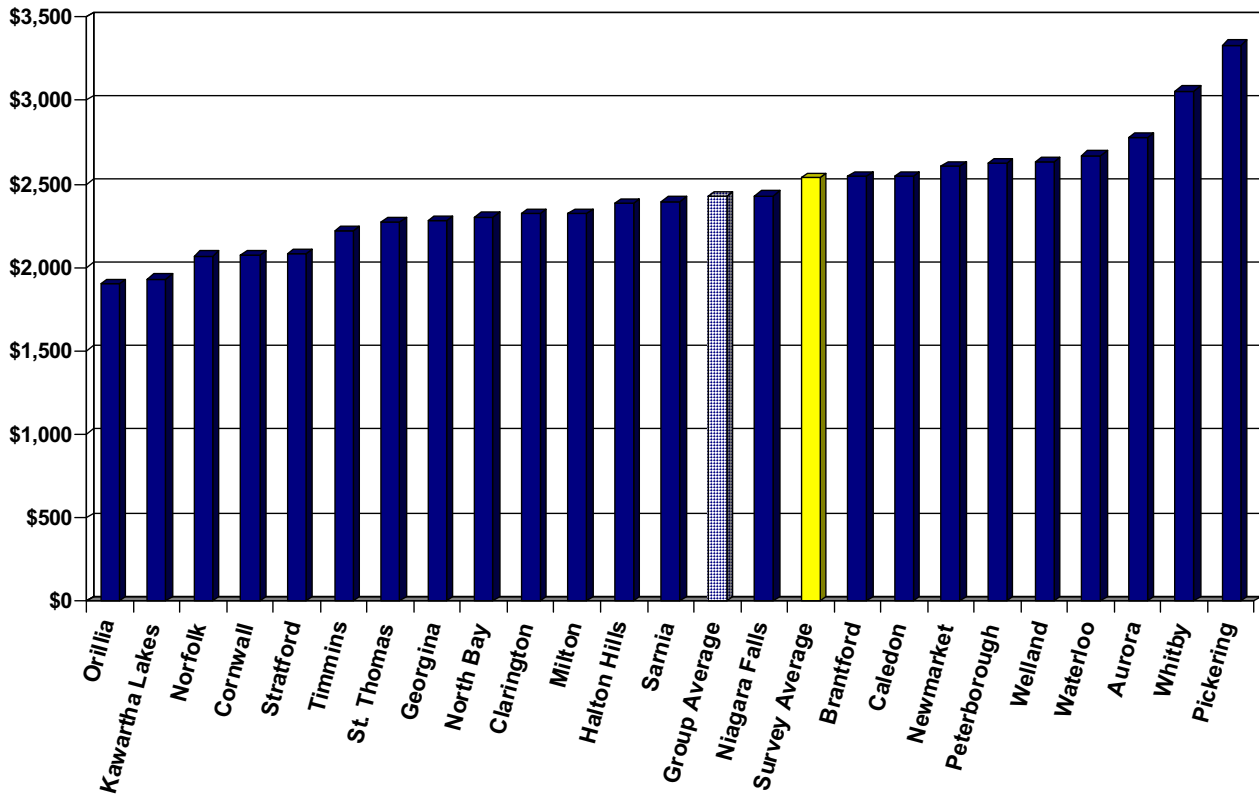
Municipality	2004 Taxes
Tiny	\$ 1,246
Leamington	\$ 1,798
Tay	\$ 1,989
Fort Erie	\$ 2,165
Thorold	\$ 2,185
Penetanguishene	\$ 2,198
Wasaga Beach	\$ 2,216
Wainfleet	\$ 2,256
Port Colborne	\$ 2,348
Pelham	\$ 2,478
Midland	\$ 2,507
East Gwillimbury	\$ 2,515
Lincoln	\$ 2,570
Cobourg	\$ 2,572
Collingwood	\$ 2,579
West Lincoln	\$ 2,614
Orangeville	\$ 2,669
Niagara-on-the-Lake	\$ 2,691
Grimsby	\$ 2,820
Whitchurch-Stouffville	\$ 2,977
King	\$ 3,463
Group Average	\$ 2,422



**Residential Comparisons -
Detached Bungalow**

**Detached Bungalow Property Taxes -
Municipalities with populations between
30,000—99,999**

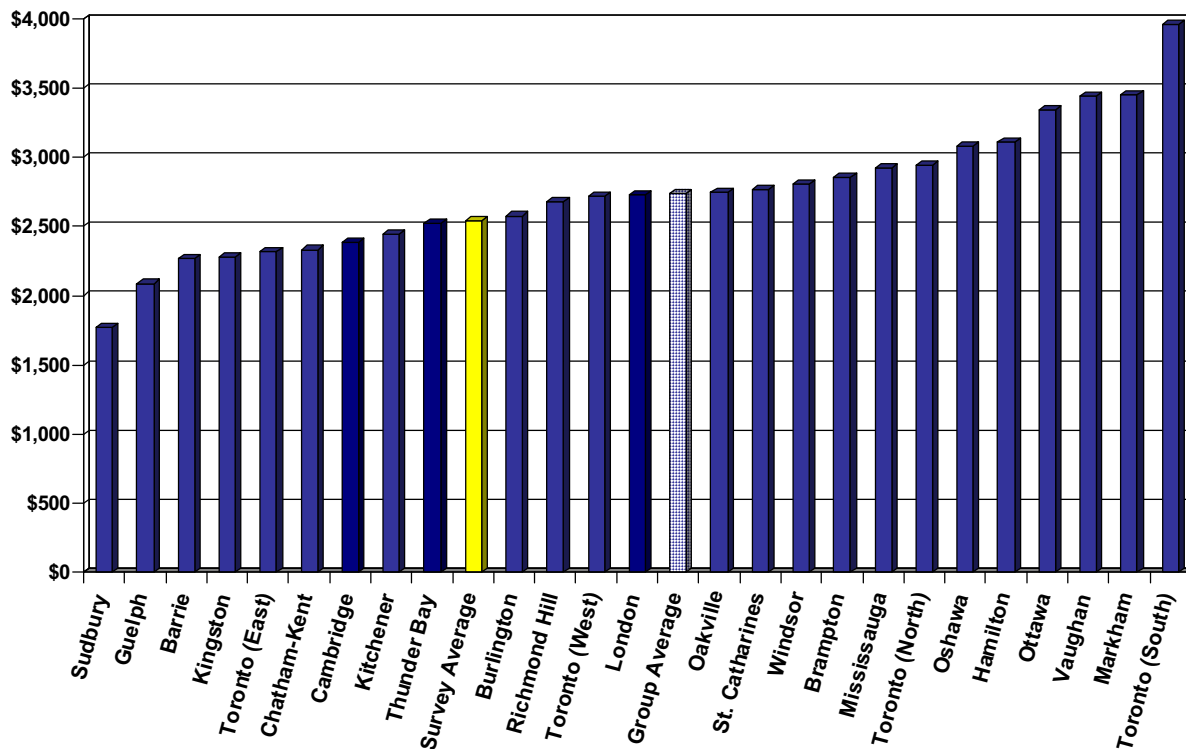
Municipality	2004 Taxes
Orillia	\$ 1,898
Kawartha Lakes	\$ 1,931
Norfolk	\$ 2,069
Cornwall	\$ 2,072
Stratford	\$ 2,079
Timmins	\$ 2,221
St. Thomas	\$ 2,271
Georgina	\$ 2,278
North Bay	\$ 2,300
Clarington	\$ 2,320
Milton	\$ 2,322
Halton Hills	\$ 2,383
Sarnia	\$ 2,396
Niagara Falls	\$ 2,431
Brantford	\$ 2,545
Caledon	\$ 2,545
Newmarket	\$ 2,608
Peterborough	\$ 2,625
Welland	\$ 2,630
Waterloo	\$ 2,672
Aurora	\$ 2,779
Whitby	\$ 3,058
Pickering	\$ 3,333
Group Average	\$ 2,425



Residential Comparisons - Detached Bungalow

Detached Bungalow Property Taxes - Municipalities with populations 100,000 or greater

Municipality	2004 Taxes
Sudbury	\$ 1,769
Guelph	\$ 2,088
Barrie	\$ 2,266
Kingston	\$ 2,279
Toronto (East)	\$ 2,320
Chatham-Kent	\$ 2,332
Cambridge	\$ 2,385
Kitchener	\$ 2,446
Thunder Bay	\$ 2,527
Burlington	\$ 2,577
Richmond Hill	\$ 2,680
Toronto (West)	\$ 2,723
London	\$ 2,727
Oakville	\$ 2,748
St. Catharines	\$ 2,769
Windsor	\$ 2,808
Brampton	\$ 2,853
Mississauga	\$ 2,925
Toronto (North)	\$ 2,941
Oshawa	\$ 3,080
Hamilton	\$ 3,109
Ottawa	\$ 3,341
Vaughan	\$ 3,441
Markham	\$ 3,450
Toronto (South)	\$ 3,965
Group Average	\$ 2,742



Municipality	CVA Condo. Ranking	Relative Tax Burden	2004 Taxes
Wasaga Beach	low	low	\$ 1,207
Welland	low	low	\$ 1,242
Toronto (West)	mid	low	\$ 1,272
Sudbury	low	low	\$ 1,327
Sarnia	low	low	\$ 1,414
Oshawa	low	low	\$ 1,425
Toronto (East)	high	low	\$ 1,457
Kitchener	low	low	\$ 1,467
Milton	mid	low	\$ 1,472
Brantford	low	low	\$ 1,487
London	low	low	\$ 1,491
Kingston	low	low	\$ 1,493
Waterloo	mid	low	\$ 1,494
Thorold	low	low	\$ 1,501
Chatham-Kent	low	low	\$ 1,511
Guelph	mid	low	\$ 1,543
East Gwillimbury	mid	low	\$ 1,560
North Bay	low	low	\$ 1,566
Mississauga	high	low	\$ 1,596
Leamington	mid	low	\$ 1,599
Orillia	mid	mid	\$ 1,615
Cambridge	mid	mid	\$ 1,639
Clarington	mid	mid	\$ 1,640
Georgina	mid	mid	\$ 1,651
Whitchurch-Stouffville	high	mid	\$ 1,677
Toronto (North)	high	mid	\$ 1,690
Burlington	high	mid	\$ 1,690
Peterborough	low	mid	\$ 1,715
Norfolk	mid	mid	\$ 1,722
Halton Hills	high	mid	\$ 1,723
Barrie	mid	mid	\$ 1,729
West Lincoln	low	mid	\$ 1,730
Timmins	low	mid	\$ 1,735
Windsor	low	mid	\$ 1,773
Ottawa	mid	mid	\$ 1,795
Hamilton	low	mid	\$ 1,812
Midland	mid	mid	\$ 1,829
Thunder Bay	low	mid	\$ 1,837
Niagara Falls	mid	mid	\$ 1,848
Grimsby	mid	mid	\$ 1,853
Lincoln	mid	high	\$ 1,893
St. Catharines	low	high	\$ 1,897
Aurora	high	high	\$ 1,939
Pelham	mid	high	\$ 1,945
Newmarket	high	high	\$ 1,974
Richmond Hill	high	high	\$ 1,974
Port Colborne	low	high	\$ 2,016
Collingwood	mid	high	\$ 2,026
Caledon	high	high	\$ 2,038
Brampton	high	high	\$ 2,051
Niagara-on-the-Lake	high	high	\$ 2,176
Markham	high	high	\$ 2,198
Oakville	high	high	\$ 2,224
Cornwall	mid	high	\$ 2,262
Toronto (South)	high	high	\$ 2,298
Orangeville	high	high	\$ 2,336
Vaughan	high	high	\$ 2,527
Whitby	high	high	\$ 2,547
Pickering	high	high	\$ 2,626
Average			\$ 1,776
Median			\$ 1,723

Residential Comparisons - Condominium

Trends and Observations - Condominium

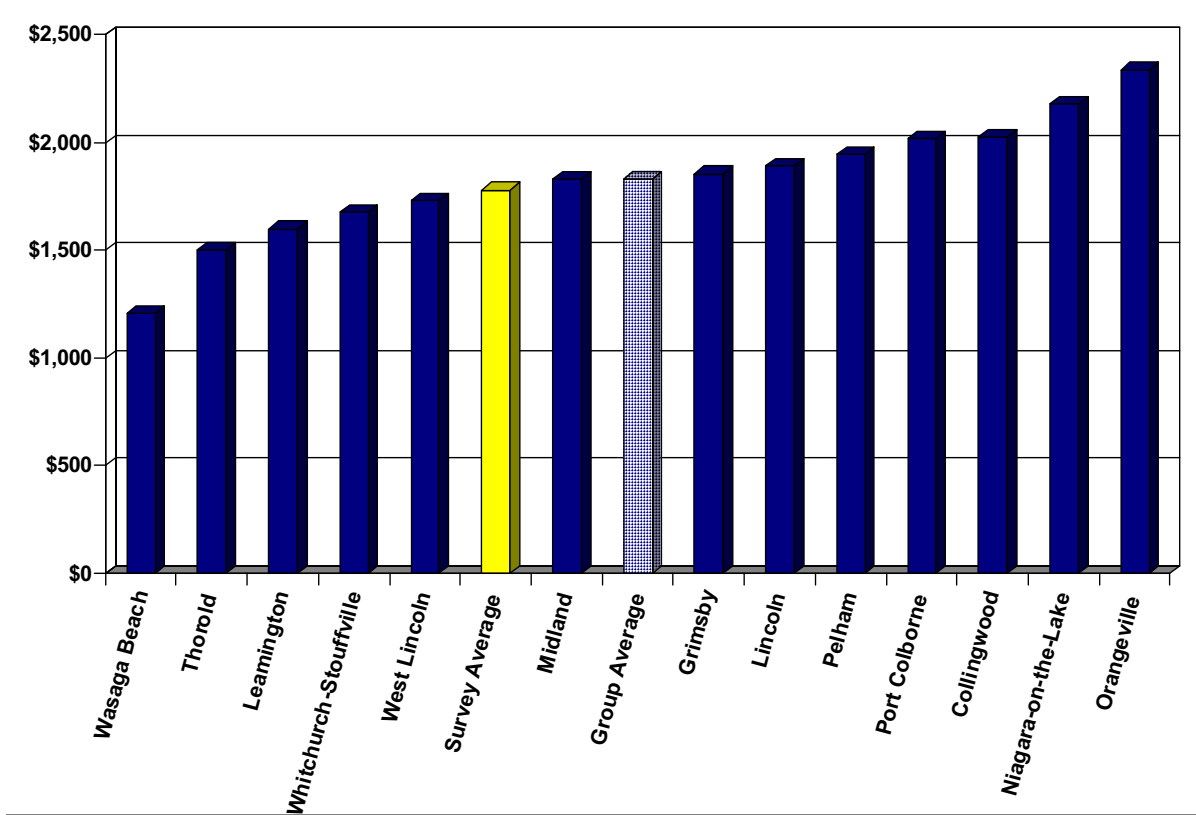
The following chart provides the relative taxes on a condominium across the survey from lowest to highest.

- On average approximately 5 properties per municipality were included in the survey
- The average current value assessment for a condominium in the survey is \$135,000, with a value range of \$66,000 to \$258,000
- 8 of the 66 municipalities were not represented in the database as sufficient comparable properties were not available

Residential Comparisons - Condominiums

Condominium Property Taxes - Municipalities with populations less than 30,000

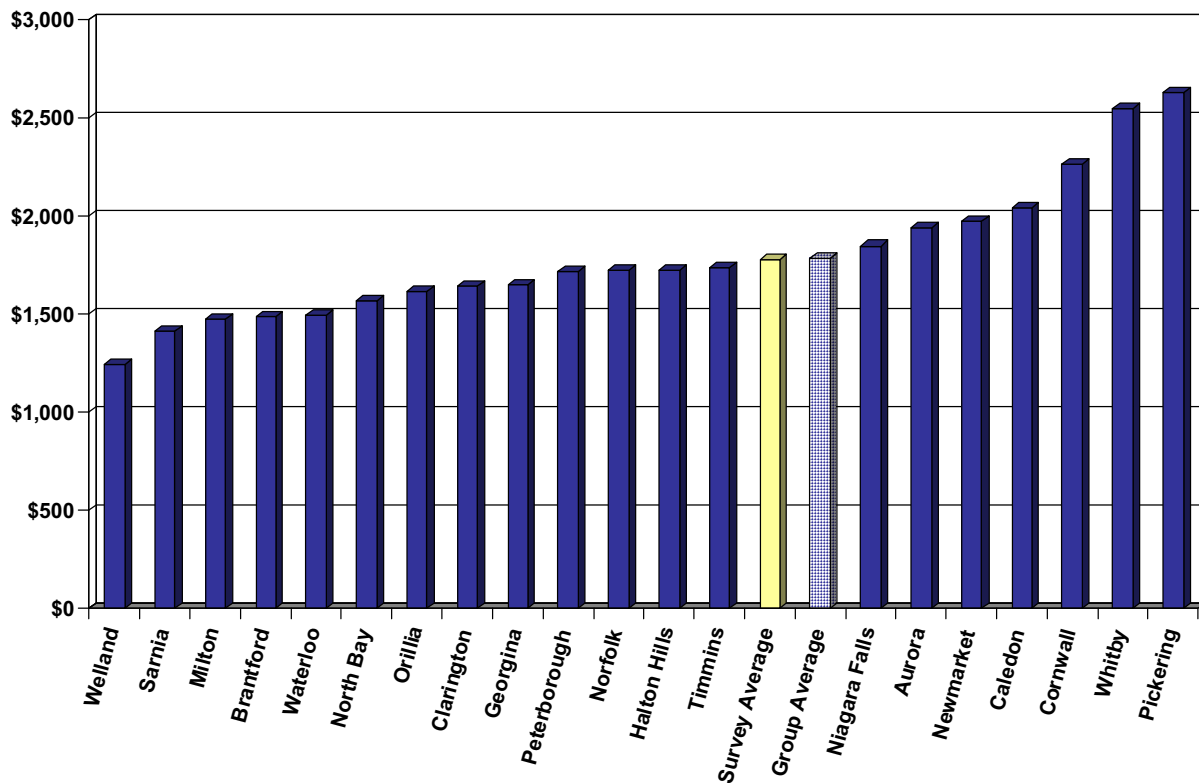
Municipality	2004 Taxes
Wasaga Beach	\$ 1,207
Thorold	\$ 1,501
East Gwillimbury	\$ 1,560
Leamington	\$ 1,599
Whitchurch-Stouffville	\$ 1,677
West Lincoln	\$ 1,730
Midland	\$ 1,829
Grimsby	\$ 1,853
Lincoln	\$ 1,893
Pelham	\$ 1,945
Port Colborne	\$ 2,016
Collingwood	\$ 2,026
Niagara-on-the-Lake	\$ 2,176
Orangeville	\$ 2,336
Group Average	\$ 1,811



Residential Comparisons - Condominiums

Condominium Property Taxes - Municipalities with populations between 30,000—99,999

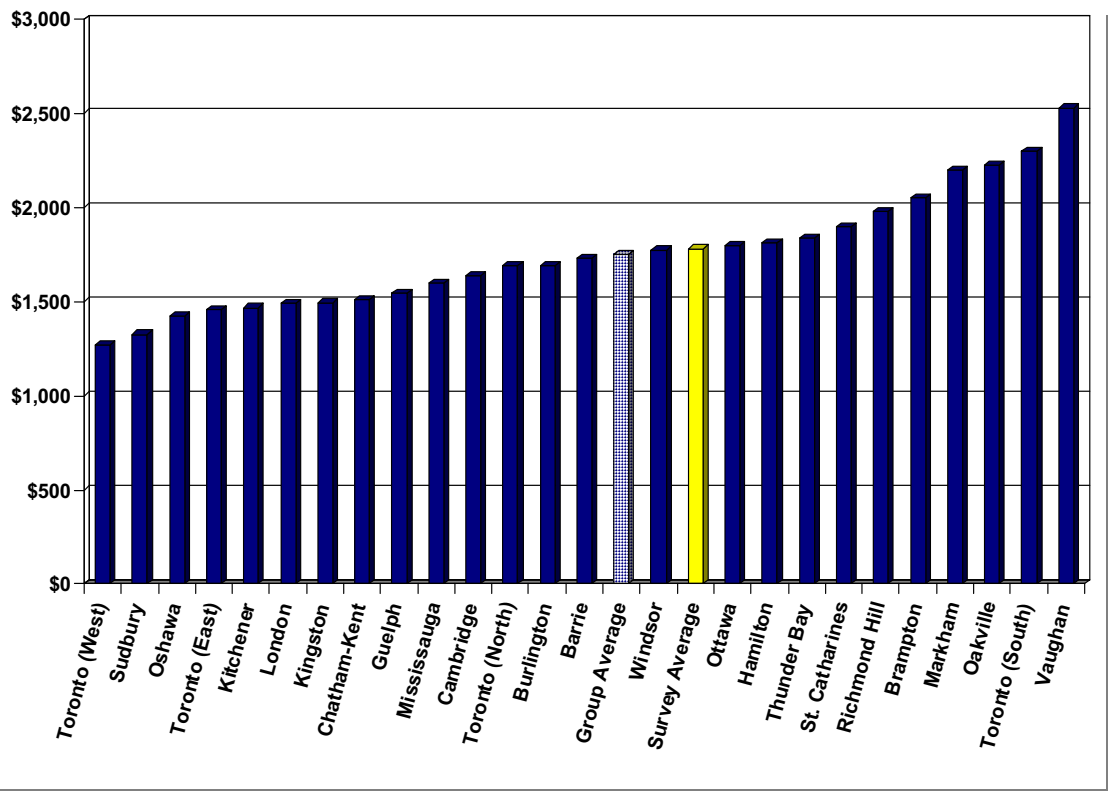
Municipality	2004 Taxes
Welland	\$ 1,242
Sarnia	\$ 1,414
Milton	\$ 1,472
Brantford	\$ 1,487
Waterloo	\$ 1,494
North Bay	\$ 1,566
Orillia	\$ 1,615
Clarington	\$ 1,640
Georgina	\$ 1,651
Peterborough	\$ 1,715
Norfolk	\$ 1,722
Halton Hills	\$ 1,723
Timmins	\$ 1,735
Niagara Falls	\$ 1,848
Aurora	\$ 1,939
Newmarket	\$ 1,974
Caledon	\$ 2,038
Cornwall	\$ 2,262
Whitby	\$ 2,547
Pickering	\$ 2,626
Group Average	\$ 1,785



Residential Comparisons - Condominiums

Condominium Property Taxes - Municipalities with populations greater than 100,000

Municipality	2004 Taxes
Toronto (West)	\$ 1,272
Sudbury	\$ 1,327
Oshawa	\$ 1,425
Toronto (East)	\$ 1,457
Kitchener	\$ 1,467
London	\$ 1,491
Kingston	\$ 1,493
Chatham-Kent	\$ 1,511
Guelph	\$ 1,543
Mississauga	\$ 1,596
Cambridge	\$ 1,639
Toronto (North)	\$ 1,690
Burlington	\$ 1,690
Barrie	\$ 1,729
Windsor	\$ 1,773
Ottawa	\$ 1,795
Hamilton	\$ 1,812
Thunder Bay	\$ 1,837
St. Catharines	\$ 1,897
Richmond Hill	\$ 1,974
Brampton	\$ 2,051
Markham	\$ 2,198
Oakville	\$ 2,224
Toronto (South)	\$ 2,298
Vaughan	\$ 2,527
Group Average	\$ 1,749



Residential Comparisons - Senior Executive Home

Municipality	CVA		Relative Tax Burden 2004 Taxes
	Ranking		
Wasaga Beach	mid	low	\$ 3,300
St. Thomas	low	low	\$ 3,378
Stratford	low	low	\$ 3,412
Norfolk	low	low	\$ 3,420
Cobourg	low	low	\$ 3,542
Kawartha Lakes	low	low	\$ 3,568
Caledon	high	low	\$ 3,580
Toronto (East)	high	low	\$ 3,628
Clarington	low	low	\$ 3,635
Milton	high	low	\$ 3,680
Barrie	mid	low	\$ 3,754
North Bay	low	low	\$ 3,809
Peterborough	low	low	\$ 3,871
Orillia	low	low	\$ 3,902
Newmarket	high	low	\$ 4,026
Kingston	low	low	\$ 4,052
Kitchener	mid	low	\$ 4,060
Leamington	low	low	\$ 4,063
Aurora	high	mid	\$ 4,076
Brampton	mid	mid	\$ 4,082
Chatham-Kent	low	mid	\$ 4,121
Sarnia	low	mid	\$ 4,135
Orangeville	low	mid	\$ 4,142
Niagara-on-the-Lake	mid	mid	\$ 4,147
Cambridge	mid	mid	\$ 4,157
Guelph	mid	mid	\$ 4,198
Brantford	low	mid	\$ 4,225
Sudbury	low	mid	\$ 4,227
Mississauga	high	mid	\$ 4,296
Timmins	low	mid	\$ 4,394
Grimsby	low	mid	\$ 4,406
Welland	low	mid	\$ 4,412
Richmond Hill	high	mid	\$ 4,419
Collingwood	mid	mid	\$ 4,535
Pelham	mid	mid	\$ 4,544
Niagara Falls	mid	mid	\$ 4,565
Whitby	mid	mid	\$ 4,596
Pickering	mid	mid	\$ 4,602
Vaughan	high	mid	\$ 4,625
Halton Hills	high	mid	\$ 4,649
Oshawa	mid	high	\$ 4,705
London	mid	high	\$ 4,746
Whitchurch Stouffville	high	high	\$ 4,785
Hamilton	mid	high	\$ 4,790
Burlington	high	high	\$ 4,801
Oakville	high	high	\$ 4,801
East Gwillimbury	high	high	\$ 4,846
Midland	mid	high	\$ 4,889
Waterloo	high	high	\$ 4,954
St. Catharines	mid	high	\$ 4,988
Windsor	mid	high	\$ 5,039
Cornwall	low	high	\$ 5,112
Markham	high	high	\$ 5,127
Georgina	high	high	\$ 5,182
Toronto (North)	high	high	\$ 5,358
Penetanguishene	mid	high	\$ 5,373
Thunder Bay	mid	high	\$ 5,435
Toronto (West)	high	high	\$ 5,733
King	high	high	\$ 5,863
Ottawa	high	high	\$ 6,333
Toronto (South)	high	high	\$ 9,586
Average			\$ 4,503
Median			\$ 4,406
Maximum			\$ 9,586
Minimum			\$ 3,300

Trends and Observations - Executive Home

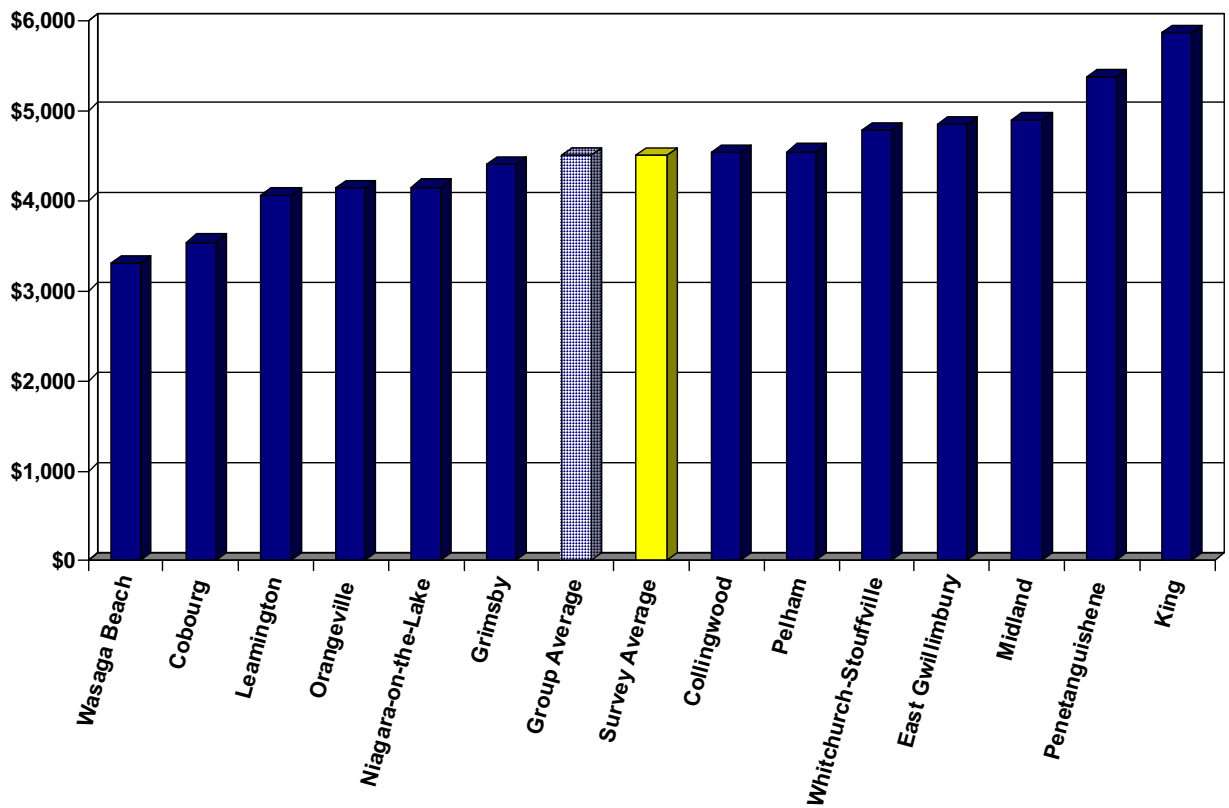
The following chart provides the relative taxes on an executive home across the survey from lowest to highest

- The average current value assessment for a senior executive home in the survey is \$347,000
- There is significant range in average housing value across the survey (\$199,000 to \$1.078 million)

Residential Comparisons - Senior Executive

**Senior Executive Home Property Taxes -
Municipalities with populations less than
30,000**

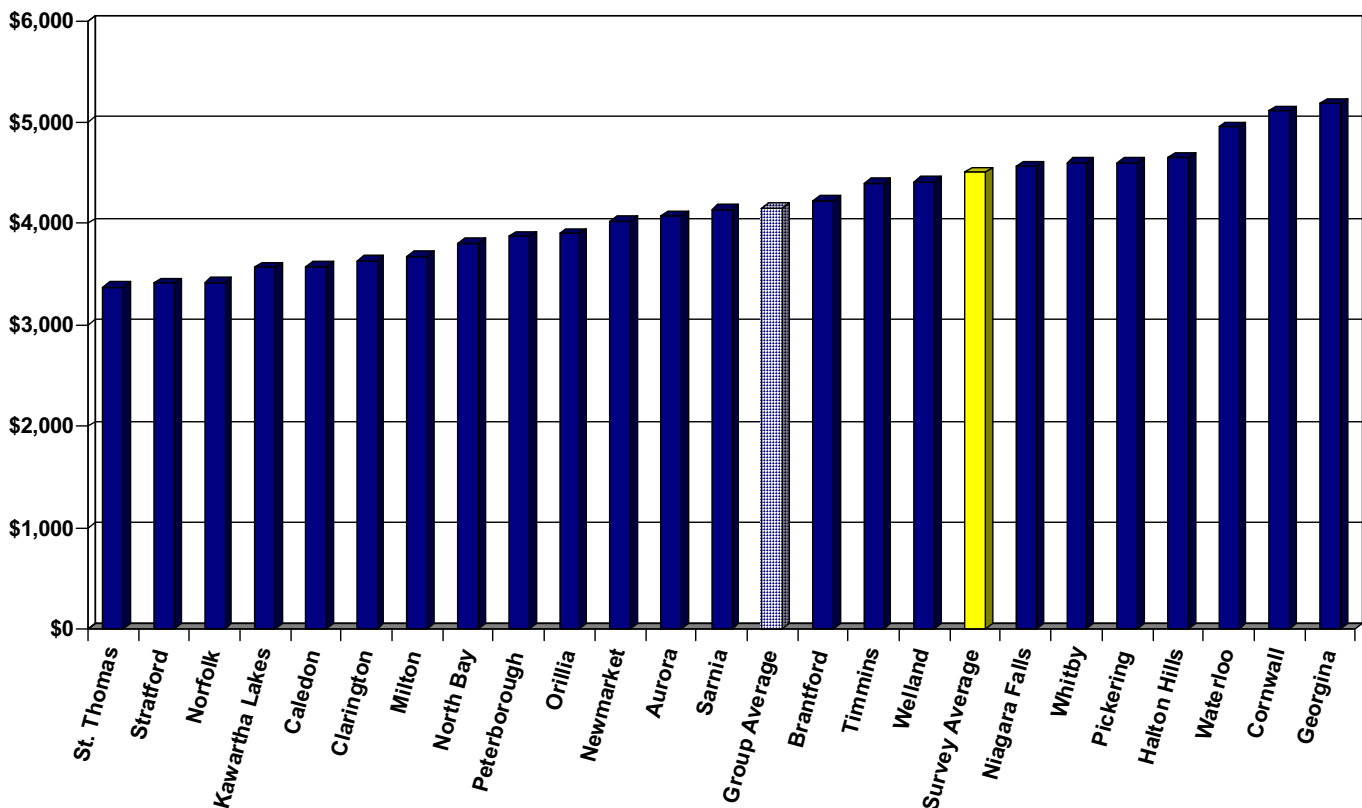
Municipality	2004 Taxes
Wasaga Beach	\$ 3,300
Cobourg	\$ 3,542
Leamington	\$ 4,063
Orangeville	\$ 4,142
Niagara-on-the-Lake	\$ 4,147
Grimsby	\$ 4,406
Collingwood	\$ 4,535
Pelham	\$ 4,544
Whitchurch-Stouffville	\$ 4,785
East Gwillimbury	\$ 4,846
Midland	\$ 4,889
Penetanguishene	\$ 5,373
King	\$ 5,863
Group Average	\$ 4,495



Residential Comparisons - Senior Executive

Senior Executive Home Property Taxes - Municipalities with populations between 30,000 – 99,999

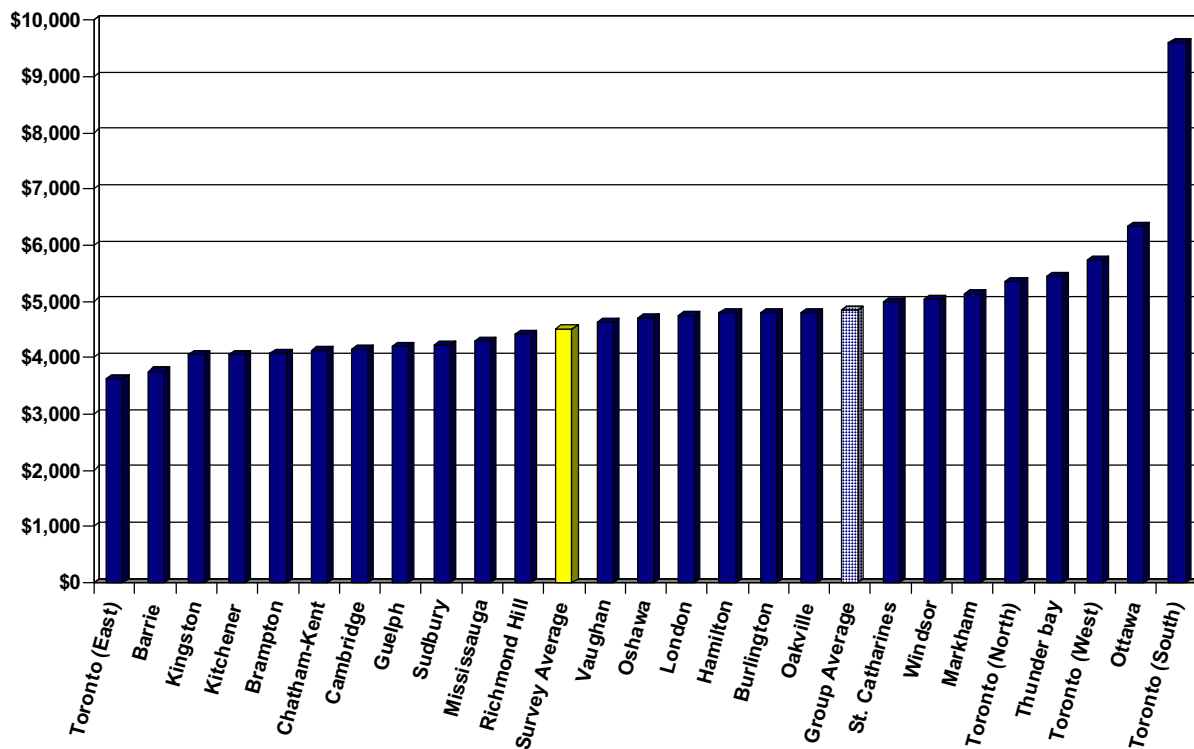
Municipality	2004 Taxes
St. Thomas	\$ 3,378
Stratford	\$ 3,412
Norfolk	\$ 3,420
Kawartha Lakes	\$ 3,568
Caledon	\$ 3,580
Clarington	\$ 3,635
Milton	\$ 3,680
North Bay	\$ 3,809
Peterborough	\$ 3,871
Orillia	\$ 3,902
Newmarket	\$ 4,026
Aurora	\$ 4,076
Sarnia	\$ 4,135
Brantford	\$ 4,225
Timmins	\$ 4,394
Welland	\$ 4,412
Niagara Falls	\$ 4,565
Whitby	\$ 4,596
Pickering	\$ 4,602
Halton Hills	\$ 4,649
Waterloo	\$ 4,954
Cornwall	\$ 5,112
Georgina	\$ 5,182
Group Average	\$ 4,138



Residential Comparisons - Senior Executive

Senior Executive Home Property Taxes - Municipalities with populations greater than 100,000

Municipality	2004 Taxes
Toronto (East)	\$ 3,628
Barrie	\$ 3,754
Kingston	\$ 4,052
Kitchener	\$ 4,060
Brampton	\$ 4,082
Chatham-Kent	\$ 4,121
Cambridge	\$ 4,157
Guelph	\$ 4,198
Sudbury	\$ 4,227
Mississauga	\$ 4,296
Richmond Hill	\$ 4,419
Vaughan	\$ 4,625
Oshawa	\$ 4,705
London	\$ 4,746
Hamilton	\$ 4,790
Burlington	\$ 4,801
Oakville	\$ 4,801
St. Catharines	\$ 4,988
Windsor	\$ 5,039
Markham	\$ 5,127
Toronto (North)	\$ 5,358
Thunder Bay	\$ 5,435
Toronto (West)	\$ 5,733
Ottawa	\$ 6,333
Toronto (South)	\$ 9,586
Group Average	\$ 4,842



Residential Comparisons - Summary

The following table summarizes the ranking of each municipality in the survey for the residential property classes. In an effort to focus on the trends, rather than the absolutes, the summary provides relative rankings as low, mid or high.

Residential - Summary Municipality	Bungalow Tax Burden Ranking	Condominium CVA Ranking	Senior Exec. CVA Ranking	Relative Tax Burden Ranking Blended Residential
Aurora	high	high	mid	mid-high
Barrie	low	mid	low	low-mid
Brampton	high	high	mid	mid-high
Brantford	mid	low	mid	low-mid
Burlington	mid	mid	high	mid-high
Caledon	mid	high	low	mid
Cambridge	mid	mid	mid	mid
Chatham-Kent	mid	low	mid	low-mid
Clarington	low	mid	low	low-mid
Cobourg	mid		low	low-mid
Collingwood	mid	high	mid	mid-high
Cornwall	low	high	high	mid
East Gwillimbury	mid	low	high	mid
Fort Erie	low			low
Georgina	low	mid	high	mid
Grimsby	high	mid	mid	mid-high
Guelph	low	low	mid	low-mid
Halton Hills	mid	mid	mid	mid
Hamilton	high	mid	high	mid-high
Kawartha Lakes	low		low	low
King	high		high	high
Kingston	low	low	low	low
Kitchener	mid	low	low	low-mid
Leamington	low	low	low	low
Lincoln	mid	high		mid-high
London	high	low	high	mid-high
Markham	high	high	high	high
Midland	mid	mid	high	mid-high
Milton	mid	low	low	low-mid
Mississauga	high	low	mid	mid
Newmarket	mid	high	low	mid
Niagara Falls	mid	mid	mid	mid
Niagara-on-the-Lake	high	high	mid	mid-high
Norfolk	low	mid	low	low-mid
North Bay	low	low	low	low
Oakville	high	high	high	high
Orangeville	high	high	mid	mid-high
Orillia	low	mid	low	low-mid
Oshawa	high	low	high	mid-high
Ottawa	high	mid	high	mid-high
Pelham	mid	high	mid	mid-high
Penetanguishene	low		high	mid
Peterborough	mid	mid	low	low-mid
Pickering	high	high	mid	mid-high
Port Colborne	mid	high		mid-high
Richmond Hill	high	high	mid	mid-high
Sarnia	mid	low	mid	low-mid
St. Catharines	high		high	high
St. Thomas	low	high	low	mid
Stratford	low		low	low
Sudbury	low	low	mid	low-mid
Tay	low			low
Thorold	low	low		low
Thunder Bay	mid	mid	high	mid-high
Timmins	low	mid	mid	low-mid
Tiny	low			low
Toronto (East)	low	low	low	low
Toronto (North)	high	mid	high	mid-high
Toronto (South)	high	high	high	high
Toronto (West)	high	low	high	mid-high
Vaughan	high	high	mid	mid-high
Wainfleet	low			low
Wasaga Beach	low	low	low	low
Waterloo	high	low	high	mid-high
Welland	high	low	mid	mid
West Lincoln	mid	mid		mid
Whitby	high	high	mid	mid-high
Whitchurch-Stouffville	high	mid	high	mid-high
Windsor	high	mid	high	mid-high

Residential Comparisons - Summary

- The average values of properties selected in each municipality that met the selection criteria for each type were cross referenced with secondary references to confirm their reasonableness
- The Senior Executive properties had the highest degree of variability, of the three property types reviewed, resulting in some movement in relative tax positions.
- The importance of relative tax burdens across the survey will vary depending on the housing stock that is most representative of the community and the desire to attract new forms of housing to the community
- There was a significant range across the survey in both the net municipal expenditures per capita and the value of homes within these municipalities
- Municipalities with high net municipal levies per capita tended to have higher relative tax burdens, however, in some cases, for particular property classes where the values were below the average, the municipality's relative position improved
- Variations in the relative ranking in a municipality may be the result of:
 - Different valuation patterns across the three property types
 - Municipal ranking being on/near the fringe of the rankings (low, mid, high)
 - The ability to hold all factors used in calculating the current value assessment component constant

The next table provides a summary of the trends seen in the residential class.

Residential Comparisons - Summary

Low	Low-Mid	Mid	Mid High	High
Fort Erie	Barrie	Caledon	Aurora	King
Kawartha Lakes	Brantford	Cambridge	Brampton	Markham
Kingston	Chatham-Kent	Cornwall	Burlington	Oakville
Leamington	Clarington	East Gwillimbury	Collingwood	St. Catharines
North Bay	Cobourg	Georgina	Grimsby	Toronto (South)
Stratford	Guelph	Halton Hills	Hamilton	
Tay	Kitchener	Mississauga	Lincoln	
Thorold	Milton	Newmarket	London	
Tiny	Norfolk	Niagara Falls	Midland	
Toronto (East)	Orillia	Penetanguishene	Niagara-on-the-Lake	
Wainfleet	Peterborough	St. Thomas	Orangeville	
Wasaga Beach	Sarnia	Welland	Oshawa	
	Sudbury	West Lincoln	Ottawa	
	Timmins		Pelham	
			Pickering	
			Port Colborne	
			Richmond Hill	
			Thunder Bay	
			Toronto (North)	
			Toronto (West)	
			Vaughan	
			Waterloo	
			Whitby	
			Whitchurch Stouffville	
			Windsor	

Multi-Residential Comparisons

Two types of multi-residential properties were analyzed to identify the relative tax burdens across the survey.

Walk-up Apartment

Multi-Residential - Walk-up Apartment (Property Code 340)

Multi-residential, more than six self-contained units but does not include row housing. Typically this type of property is older construction, two to four stories high. Comparison of taxes on a per unit basis.



Mid/High-Rise

Multi-Residential - Mid/High-Rise Apartment (Property Code 340)

Multi-residential, more than six self-contained units and four + stories but does not include row housing. Comparison of taxes on a per unit basis.



Multi-Residential Comparisons - Walk-up Apartment (taxes calculated on a per suite basis)

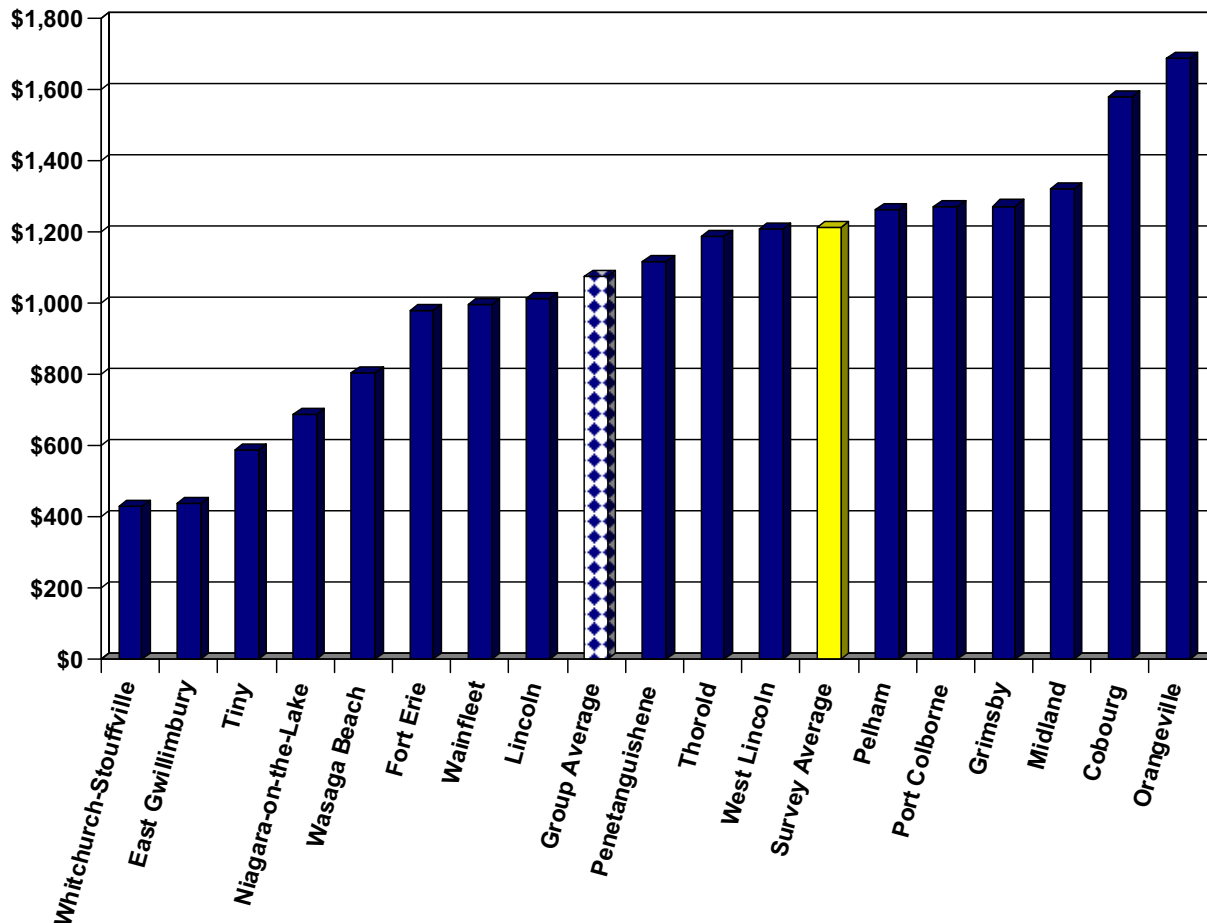
Municipality	CVA Ranking	Relative Tax Burden	2004 Taxes
Whitchurch-Stouffville	mid	low	\$ 428
East Gwillimbury	low	low	\$ 439
Tiny	mid	low	\$ 588
Vaughan	high	low	\$ 597
Newmarket	high	low	\$ 623
Aurora	high	low	\$ 664
Norfolk	low	low	\$ 675
Niagara-on-the-Lake	low	low	\$ 686
Wasaga Beach	mid	low	\$ 804
Timmins	low	low	\$ 808
Georgina	high	low	\$ 811
Sudbury	low	low	\$ 844
Caledon	high	low	\$ 852
Orillia	mid	low	\$ 945
Mississauga	high	low	\$ 973
Fort Erie	low	low	\$ 981
Wainfleet	low	low	\$ 994
Lincoln	low	low	\$ 1,013
Niagara Falls	low	low	\$ 1,027
Stratford	low	low	\$ 1,043
Chatham-Kent	low	mid	\$ 1,046
Sarnia	low	mid	\$ 1,074
Peterborough	low	mid	\$ 1,107
Penetanguishene	mid	mid	\$ 1,118
Brantford	low	mid	\$ 1,128
Thorold	low	mid	\$ 1,188
Milton	high	mid	\$ 1,189
West Lincoln	mid	mid	\$ 1,209
Ottawa	mid	mid	\$ 1,240
London	mid	mid	\$ 1,250
Cambridge	mid	mid	\$ 1,252
Pelham	mid	mid	\$ 1,264
Halton Hills	high	mid	\$ 1,265
Port Colborne	low	mid	\$ 1,270
Grimsby	mid	mid	\$ 1,273
Thunder Bay	low	mid	\$ 1,280
Kawartha Lakes	mid	mid	\$ 1,306
Midland	high	mid	\$ 1,319
North Bay	mid	mid	\$ 1,325
Brampton	high	mid	\$ 1,344
St. Thomas	low	mid	\$ 1,345
Burlington	high	mid	\$ 1,345
St. Catharines	mid	high	\$ 1,390
Hamilton	low	high	\$ 1,391
Windsor	low	high	\$ 1,426
Clarington	high	high	\$ 1,427
Kitchener	mid	high	\$ 1,430
Waterloo	mid	high	\$ 1,446
Welland	mid	high	\$ 1,447
Pickering	high	high	\$ 1,449
Cornwall	low	high	\$ 1,524
Oakville	high	high	\$ 1,529
Cobourg	mid	high	\$ 1,580
Kingston	mid	high	\$ 1,591
Guelph	high	high	\$ 1,638
Toronto (West)	high	high	\$ 1,675
Orangeville	mid	high	\$ 1,689
Oshawa	high	high	\$ 1,764
Whitby	high	high	\$ 1,769
Toronto (East)	high	high	\$ 1,813
Toronto (North)	high	high	\$ 1,862
Toronto (South)	high	high	\$ 2,081
Average			\$ 1,207
Median			\$ 1,251
Min			\$ 428
Max			\$ 1,813

- Tax ratios are a reasonably good predictor of a municipality's relative tax position
- Toronto, Region of Waterloo (Kitchener and Waterloo), Hamilton, Guelph, the Region of Durham (Pickering, Oshawa, Whitby), Dufferin (Orangeville) and the City of Kingston have some of the higher tax ratios resulting in higher relative tax burdens
- With a tax ratio set at 1.00, York municipalities tended to have lower relative tax burdens in the Multi-Residential Class
- The average CVA per suite was \$47,000, with a range from \$23,000 to \$82,000

Trends and Observations - Multi-Residential Walk-Ups (taxes calculated on a per suite basis)

Multi-Residential Walk-up Property Taxes - Municipalities with populations less than 30,000

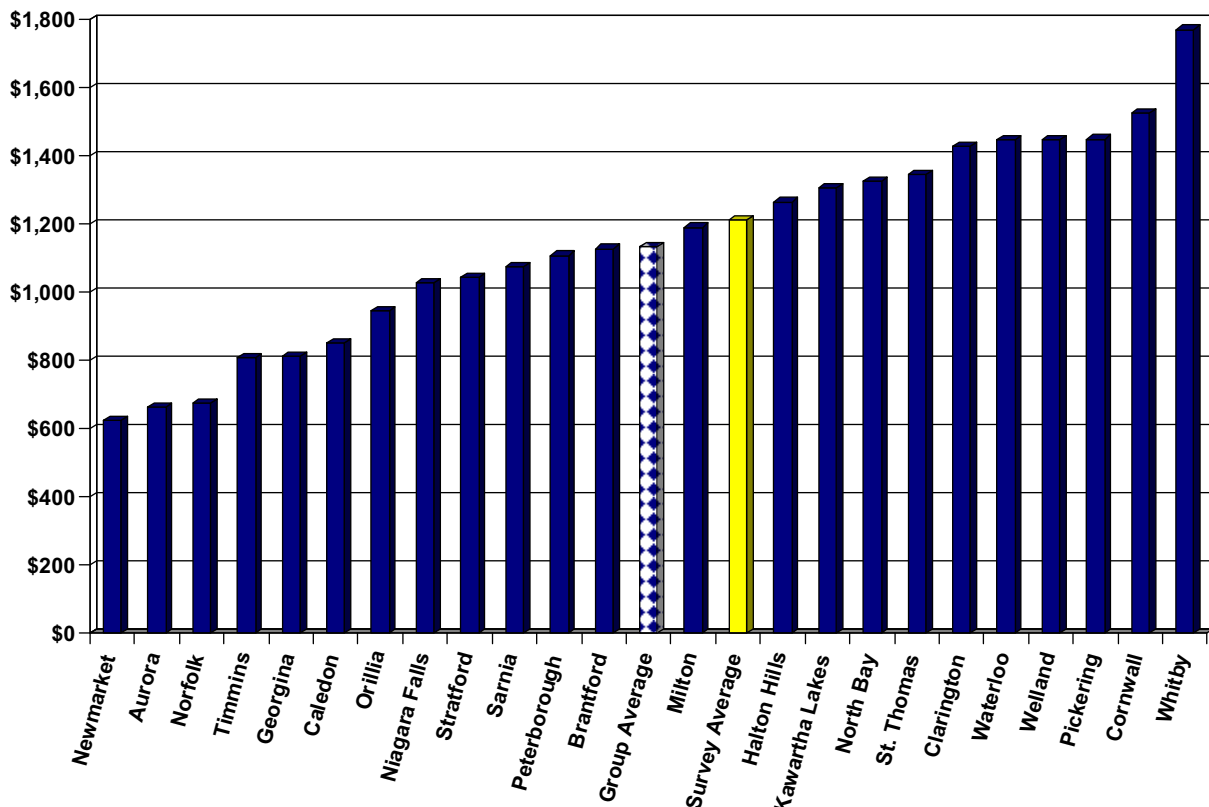
Municipality	2004 Taxes
Whitchurch-Stouffville	\$ 428
East Gwillimbury	\$ 439
Tiny	\$ 588
Niagara-on-the-Lake	\$ 686
Wasaga Beach	\$ 804
Fort Erie	\$ 981
Wainfleet	\$ 994
Lincoln	\$ 1,013
Penetanguishene	\$ 1,118
Thorold	\$ 1,188
West Lincoln	\$ 1,209
Pelham	\$ 1,264
Port Colborne	\$ 1,270
Grimsby	\$ 1,273
Midland	\$ 1,319
Cobourg	\$ 1,580
Orangeville	\$ 1,689
Group Average	\$ 1,050



**Trends and Observations - Multi-Residential Walk-Ups
(taxes calculated on a per suite basis)**

Multi-Residential Walk-up Property Taxes - Municipalities with populations between 30,000—99,999

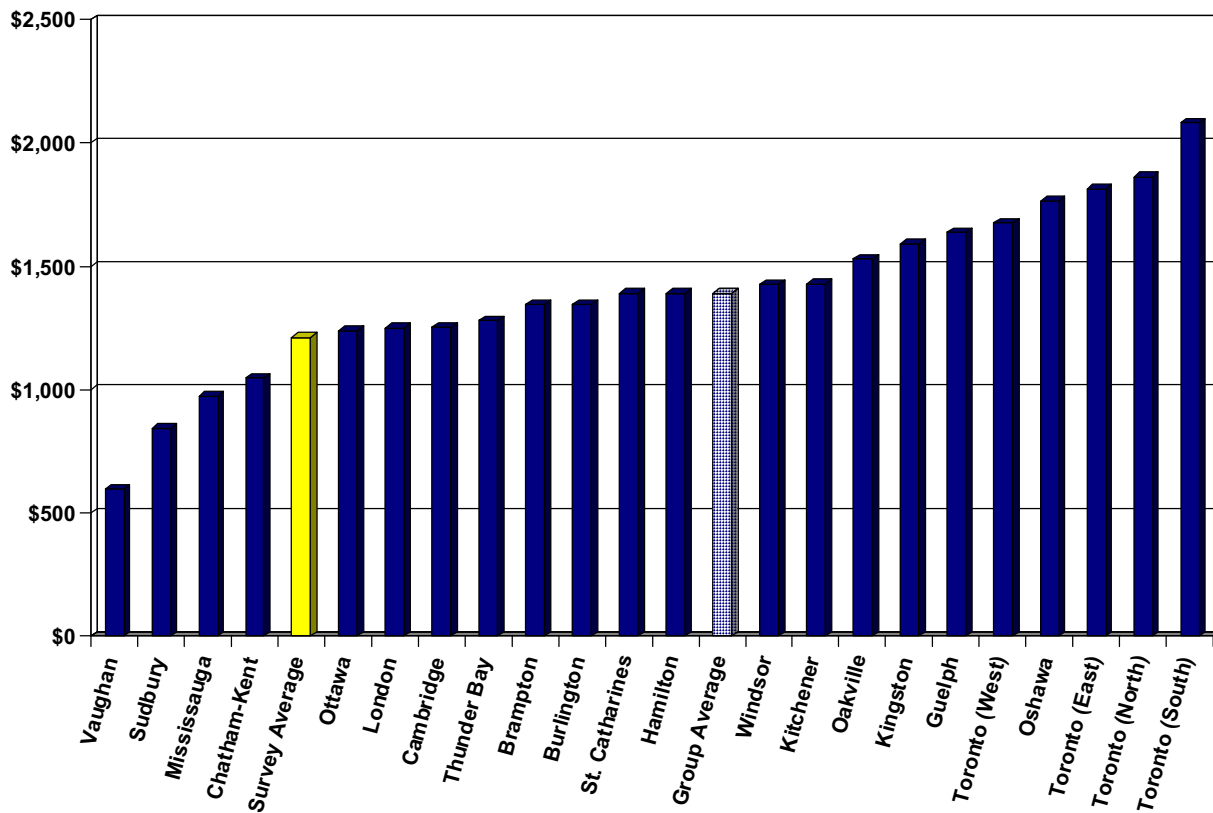
Municipality	2004 Taxes
Newmarket	\$ 623
Aurora	\$ 664
Norfolk	\$ 675
Timmins	\$ 808
Georgina	\$ 811
Caledon	\$ 852
Orillia	\$ 945
Niagara Falls	\$ 1,027
Stratford	\$ 1,043
Sarnia	\$ 1,074
Peterborough	\$ 1,107
Brantford	\$ 1,128
Milton	\$ 1,189
Halton Hills	\$ 1,265
Kawartha Lakes	\$ 1,306
North Bay	\$ 1,325
St. Thomas	\$ 1,345
Clarington	\$ 1,427
Waterloo	\$ 1,446
Welland	\$ 1,447
Pickering	\$ 1,449
Cornwall	\$ 1,524
Whitby	\$ 1,769
Group Average	\$ 1,141



**Multi-Residential Comparisons
- Walk-Up
(taxes calculated on a per suite
basis)**

**Multi-Residential Walk-up Property Taxes
- Municipalities with populations greater
than 100,000**

Municipality	2004 Taxes
Vaughan	\$ 597
Sudbury	\$ 844
Mississauga	\$ 973
Chatham-Kent	\$ 1,046
Ottawa	\$ 1,240
London	\$ 1,250
Cambridge	\$ 1,252
Thunder Bay	\$ 1,280
Brampton	\$ 1,344
Burlington	\$ 1,345
St. Catharines	\$ 1,390
Hamilton	\$ 1,391
Windsor	\$ 1,426
Kitchener	\$ 1,430
Oakville	\$ 1,529
Kingston	\$ 1,591
Guelph	\$ 1,638
Toronto (West)	\$ 1,675
Oshawa	\$ 1,764
Toronto (East)	\$ 1,813
Toronto (North)	\$ 1,862
Toronto (South)	\$ 2,081
Group Average	\$ 1,398



Multi-Residential Comparisons - Mid/High-Rise Apartment

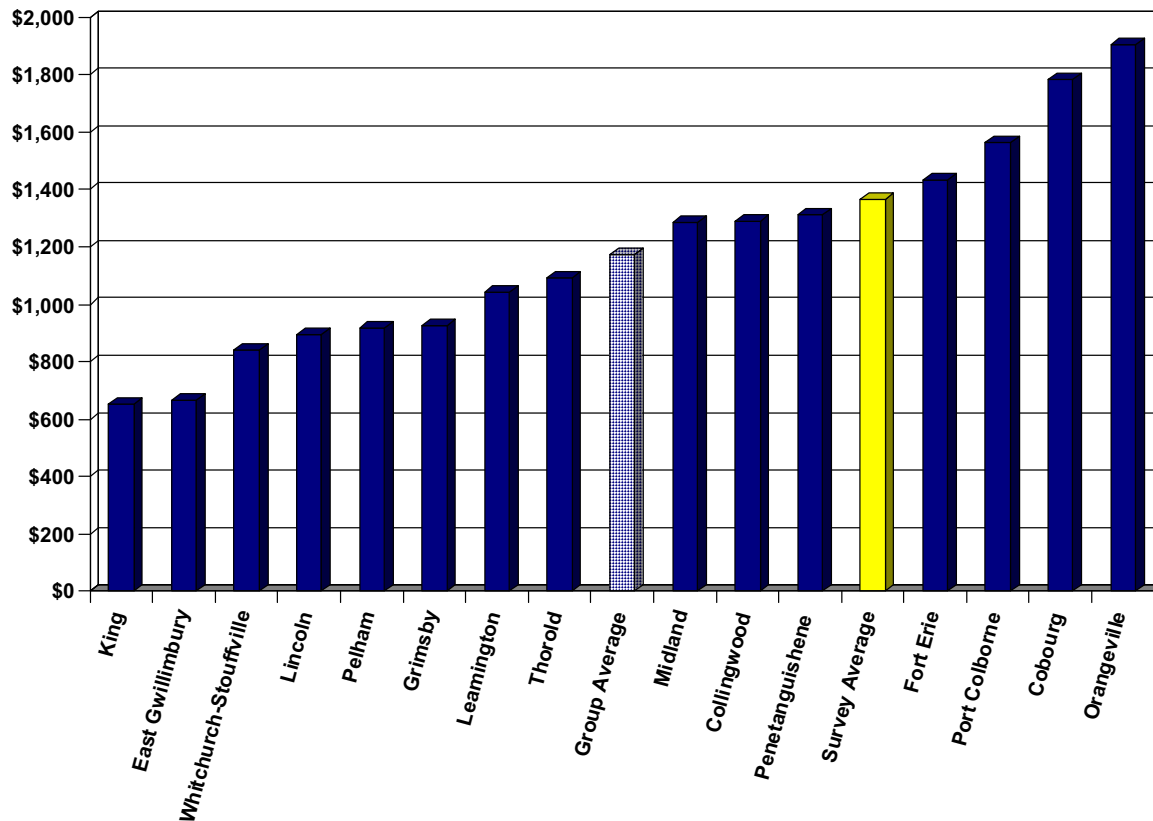
Municipality	Relative Tax		2004 Taxes Per Unit
	CVA Ranking	Burden Ranking	
King	high	low	\$ 652
East Gwillimbury	mid	low	\$ 666
Georgina	mid	low	\$ 775
Newmarket	high	low	\$ 800
Whitchurch-Stouffville	high	low	\$ 839
Markham	high	low	\$ 870
Vaughan	high	low	\$ 872
Lincoln	low	low	\$ 893
Norfolk	low	low	\$ 906
Pelham	low	low	\$ 916
Aurora	high	low	\$ 922
Grimsby	low	low	\$ 928
Richmond Hill	high	low	\$ 976
Leamington	low	low	\$ 1,041
Timmins	low	low	\$ 1,044
Barrie	high	low	\$ 1,053
Sudbury	low	low	\$ 1,071
Thorold	low	low	\$ 1,093
Milton	high	low	\$ 1,213
Stratford	mid	low	\$ 1,252
Niagara Falls	low	low	\$ 1,257
Whitby	mid	mid	\$ 1,263
Midland	mid	mid	\$ 1,283
Collingwood	high	mid	\$ 1,291
Orillia	high	mid	\$ 1,296
Penetanguishene	mid	mid	\$ 1,313
Brantford	low	mid	\$ 1,315
Ottawa	mid	mid	\$ 1,316
North Bay	low	mid	\$ 1,328
Mississauga	high	mid	\$ 1,359
London	low	mid	\$ 1,371
Brampton	high	mid	\$ 1,373
St. Catharines	low	mid	\$ 1,377
Halton Hills	high	mid	\$ 1,389
Kawartha Lakes	mid	mid	\$ 1,419
Fort Erie	mid	mid	\$ 1,431
Chatham-Kent	low	mid	\$ 1,455
Cambridge	mid	mid	\$ 1,485
Wendell	low	mid	\$ 1,498
Kingston	low	mid	\$ 1,527
Port Colborne	mid	mid	\$ 1,561
Hamilton	low	mid	\$ 1,570
Peterborough	mid	high	\$ 1,576
Waterloo	mid	high	\$ 1,593
Guelph	mid	high	\$ 1,598
Burlington	high	high	\$ 1,632
Clarington	high	high	\$ 1,642
Kitchener	mid	high	\$ 1,671
Toronto (East)	high	high	\$ 1,675
Sarnia	mid	high	\$ 1,685
Windsor	low	high	\$ 1,703
Thunder Bay	low	high	\$ 1,711
Oshawa	mid	high	\$ 1,760
Cobourg	mid	high	\$ 1,784
St Thomas	mid	high	\$ 1,816
Toronto (West)	high	high	\$ 1,824
Cornwall	low	high	\$ 1,829
Oakville	high	high	\$ 1,858
Toronto (North)	high	high	\$ 1,866
Orangeville	mid	high	\$ 1,904
Toronto (South)	high	high	\$ 2,167
Pickering	high	high	\$ 2,208
Average			\$ 1,367
Median			\$ 1,372
Min			\$ 652
Max			\$ 2,208

- 7 of the 66 municipalities were not represented due to insufficient comparable properties
- The CVA per unit varied across the survey, with a range of \$30,000 to \$94,000 per multi-residential unit, with an average of \$56,000

**Trends and Observations - Mid/High-Rise Apartment
(taxes calculated on a per suite basis)**

**Mid/High-rise Property Taxes -Municipalities with
populations less than 30,000**

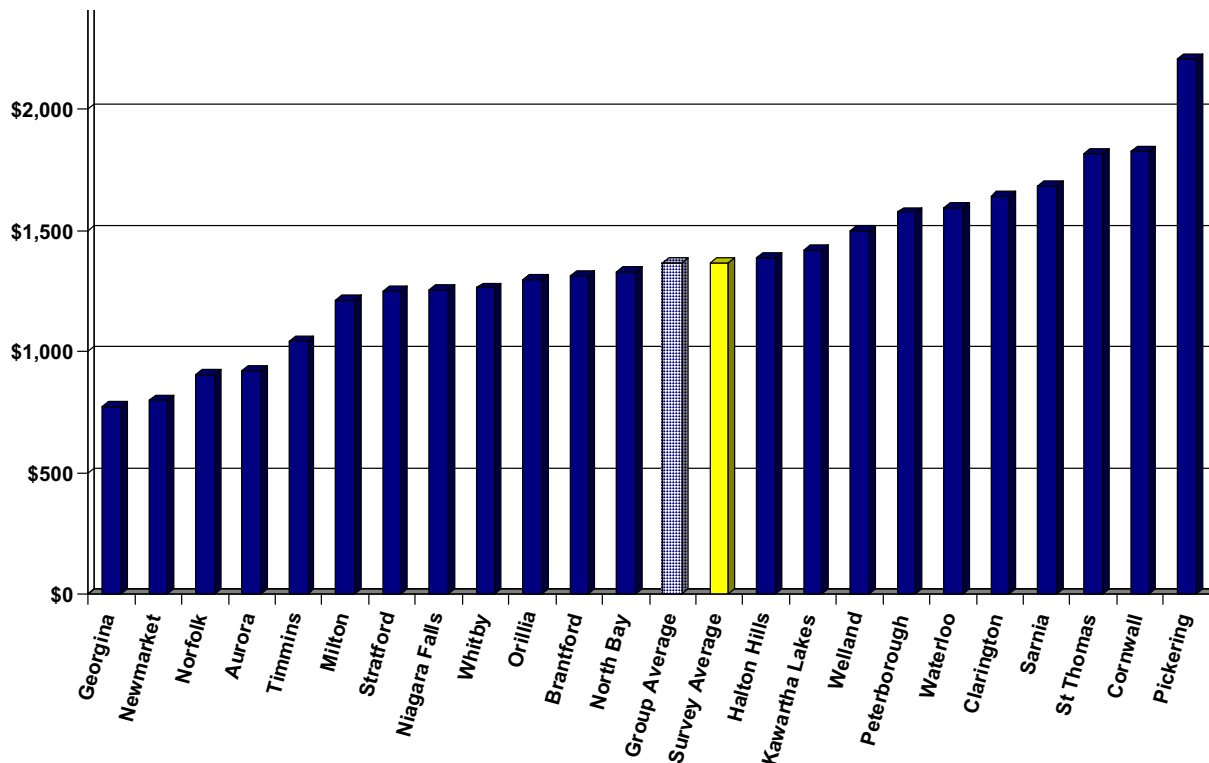
Municipality	2004 Taxes Per Unit
King	\$ 652
East Gwillimbury	\$ 666
Whitchurch-Stouffville	\$ 839
Lincoln	\$ 893
Pelham	\$ 916
Grimsby	\$ 928
Leamington	\$ 1,041
Thorold	\$ 1,093
Midland	\$ 1,283
Collingwood	\$ 1,291
Penetanguishene	\$ 1,313
Fort Erie	\$ 1,431
Port Colborne	\$ 1,561
Cobourg	\$ 1,784
Orangeville	\$ 1,904
Group Average	\$ 1,173



Multi-Residential Comparisons - Mid/High-Rise Apartment
(taxes calculated on a per suite basis)

Mid/High-Rise Property Taxes -Municipalities with populations between 30,000-99,999

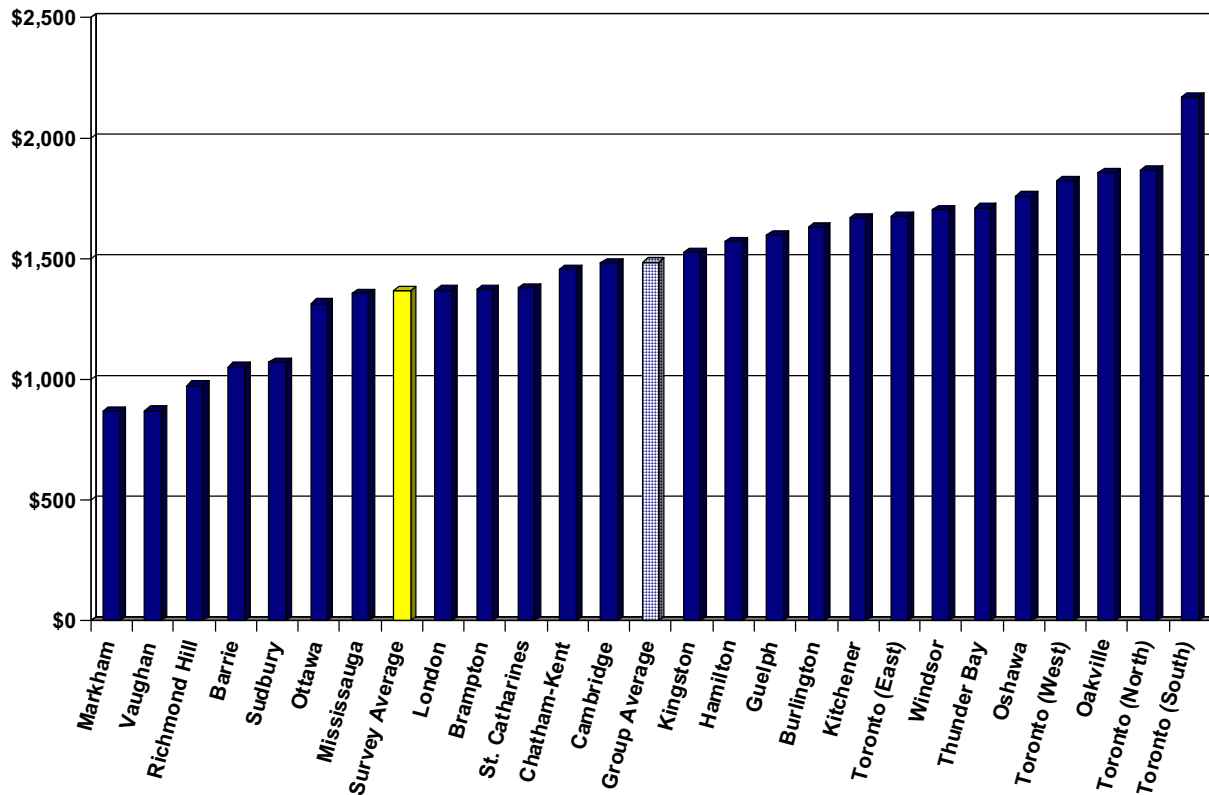
Municipality	2004 Taxes Per Unit
Georgina	\$ 775
Newmarket	\$ 800
Norfolk	\$ 906
Aurora	\$ 922
Timmins	\$ 1,044
Milton	\$ 1,213
Stratford	\$ 1,252
Niagara Falls	\$ 1,257
Whitby	\$ 1,263
Orillia	\$ 1,296
Brantford	\$ 1,315
North Bay	\$ 1,328
Halton Hills	\$ 1,389
Kawartha Lakes	\$ 1,419
Welland	\$ 1,498
Peterborough	\$ 1,576
Waterloo	\$ 1,593
Clarington	\$ 1,642
Sarnia	\$ 1,685
St Thomas	\$ 1,816
Cornwall	\$ 1,829
Pickering	\$ 2,208
Group Average	\$ 1,365



Multi-Residential Comparisons - Mid/High-Rise Apartment
(taxes calculated on a per suite basis)

Mid/High-Rise Property Taxes -Municipalities with populations greater than 100,000
(Taxes per Unit)

Municipality	2004 Taxes Per Unit
Markham	\$ 870
Vaughan	\$ 872
Richmond Hill	\$ 976
Barrie	\$ 1,053
Sudbury	\$ 1,071
Ottawa	\$ 1,316
Mississauga	\$ 1,359
London	\$ 1,371
Brampton	\$ 1,373
St. Catharines	\$ 1,377
Chatham-Kent	\$ 1,455
Cambridge	\$ 1,485
Kingston	\$ 1,527
Hamilton	\$ 1,570
Guelph	\$ 1,598
Burlington	\$ 1,632
Kitchener	\$ 1,671
Toronto (East)	\$ 1,675
Windsor	\$ 1,703
Thunder Bay	\$ 1,711
Oshawa	\$ 1,760
Toronto (West)	\$ 1,824
Oakville	\$ 1,858
Toronto (North)	\$ 1,866
Toronto (South)	\$ 2,167
Group Average	\$ 1,486



Multi-Residential Comparisons - Summary

The following chart summarizes the municipality's ranking in the two Multi-Residential classes against the municipality's Multi-Residential tax ratio.

Municipality	Relative Tax Burden Ranking Walk-Up	Relative Tax Burden Ranking Mid/High	Relative Tax Burden Ranking Blended Apartment
Aurora	low	low	low
Barrie		low	low
Brampton	mid	mid	mid
Brantford	mid	mid	mid
Burlington	mid	high	mid-high
Caledon	low		low
Cambridge	mid	mid	mid
Chatham-Kent	mid	mid	mid
Clarington	high	high	high
Cobourg	high	high	high
Collingwood		mid	mid
Cornwall	high	high	high
East Gwillimbury	low	low	low
Fort Erie	low	mid	low-mid
Georgina	low	low	low
Grimsby	mid	low	low-mid
Guelph	high	high	high
Halton Hills	mid	mid	mid
Hamilton	high	mid	mid-high
Kawartha Lakes	mid	mid	mid
King		low	low
Kingston	high	mid	mid-high
Kitchener	high	high	high
Leamington		low	low
Lincoln	low	low	low
London	mid	mid	mid
Markham		low	low
Midland	mid	mid	mid
Milton	mid	low	low-mid
Mississauga	low	mid	low-mid
Newmarket	low	low	low
Niagara Falls	low	low	low
Niagara-on-the-Lake	low		low
Norfolk	low	low	low
North Bay	mid	mid	mid
Oakville	high	high	high
Orangeville	high	high	high
Orillia	low	mid	low-mid
Oshawa	high	high	high
Ottawa	mid	mid	mid
Pelham	mid	low	low-mid
Penetanguishene	mid	mid	mid
Peterborough	mid	high	mid-high
Pickering	high	high	high
Port Colborne	mid	mid	mid
Richmond Hill		low	low
Sarnia	mid	high	mid-high
St. Catharines	high	high	high
St. Thomas	mid	mid	mid
Stratford	low	low	low
Sudbury	low	low	low
Tay			
Thorold	mid	low	low-mid
Thunder Bay	mid	high	mid-high
Timmins	low	low	low
Tiny	low		low
Toronto (East)	high	high	high
Toronto (North)	high	high	high
Toronto (South)	high	high	high
Toronto (West)	high	high	high
Vaughan	low	low	low
Wainfleet	low		low
Wasaga Beach	low		low
Waterloo	high	high	high
Welland	high	mid	mid-high
West Lincoln	mid		mid
Whitby	high	mid	mid-high
Whitchurch-Stouffville	low	low	low
Windsor	high	high	high

Multi-Residential Comparisons - Summary

- There was a high degree of consistency in terms of the relative tax burdens across the two multi-residential property types
- Municipalities with higher tax ratios typically also have higher relative tax burdens in the multi-residential class. The tax ratio is a better predictor in the multi-residential class than the commercial and industrial classes because of the consistent Province-wide residential education rate
- All York municipalities, with a Multi-Residential tax ratio equal to the Residential class have a low relative tax burden
- Toronto, Durham Region, Dufferin, Northumberland, Guelph, Waterloo, Hamilton and Kingston with high Multi-Residential tax ratios have Mid-high to High tax burden compared to the other municipalities in the survey

Low	Low-Mid	Mid	Mid High	High
Aurora	Fort Erie	Brampton	Burlington	Clarington
Barrie	Grimsby	Brantford	Hamilton	Cobourg
Caledon	Milton	Cambridge	Kingston	Cornwall
East Gwillimbury	Mississauga	Chatham-Kent	Peterborough	Guelph
Georgina	Orillia	Collingwood	Sarnia	Kitchener
King	Pelham	Halton Hills	Thunder Bay	Oakville
Leamington	Thorold	Kawartha Lakes	Welland	Orangeville
Lincoln		London	Whitby	Oshawa
Markham		Midland		Pickering
Newmarket		North Bay		St. Catharines
Niagara Falls		Ottawa		Toronto (East)
Niagara-on-the-Lake		Penetanguishene		Toronto (North)
Norfolk		Port Colborne		Toronto (South)
Richmond Hill		St. Thomas		Toronto (West)
Stratford		West Lincoln		Waterloo
Sudbury				Windsor
Timmins				
Tiny				
Vaughan				
Wainfleet				
Wasaga Beach				
Whitchurch Stouffville				

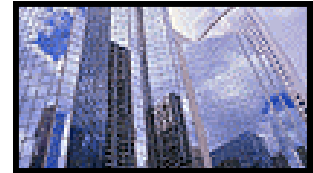
Commercial Comparisons

Four types of commercial properties were analyzed to identify the relative tax burdens across the survey.

Office Building

Commercial - Office Building Class (Property Code 400)

Selection was focused on buildings in prime locations within the municipality. Comparison of taxes on a per square foot of gross leaseable area basis



Neighbourhood Shopping

Commercial - Neighbourhood Shopping Centre (Property Code 430)

A neighbourhood shopping centre is typically the smallest type of center comprising of retail tenants that cater to everyday needs such as drugstores, convenience stores and hardware stores. Size varies from 4,000 to 100,000 square feet. Comparison of taxes on a per square foot of floor area



Hotels

Commercial - Hotel (Property Code 440)

Typically over 100 rooms. Comparison of taxes on a per suite basis



Motels

Commercial - Motel (Property Code 450)

Typically newer construction, franchised. Comparison of taxes on a per suite basis



Commercial - Office Municipality	CVA per Sq.Ft. Ranking	2004 Municipal Taxes Per Sq.Ft.	2004 Education Taxes Per Sq.Ft.	2004 Total Taxes Per Sq.Ft.	Relative Tax Burden
Penetanguishene	low	\$ 0.52	\$ 0.60	\$ 1.12	low
Kawartha Lakes	low	\$ 0.54	\$ 0.64	\$ 1.17	low
Leamington	low	\$ 0.60	\$ 0.76	\$ 1.36	low
Halton Hills	mid	\$ 0.72	\$ 0.97	\$ 1.69	low
Sarnia	low	\$ 0.88	\$ 0.81	\$ 1.69	low
Welland	low	\$ 1.03	\$ 0.67	\$ 1.70	low
Whitchurch-Stouffville	mid	\$ 0.60	\$ 1.11	\$ 1.71	low
Norfolk	low	\$ 0.87	\$ 0.97	\$ 1.84	low
Georgina	mid	\$ 0.79	\$ 1.07	\$ 1.87	low
Niagara-on-the-Lake	low	\$ 0.91	\$ 1.01	\$ 1.91	low
Milton	high	\$ 0.75	\$ 1.17	\$ 1.92	low
Newmarket	mid	\$ 0.74	\$ 1.23	\$ 1.97	low
Sudbury	low	\$ 1.18	\$ 0.82	\$ 2.00	low
Collingwood	mid	\$ 0.86	\$ 1.15	\$ 2.01	low
Port Colborne	low	\$ 1.20	\$ 0.82	\$ 2.02	low
Orillia	low	\$ 1.05	\$ 1.04	\$ 2.09	low
Grimsby	low	\$ 1.16	\$ 0.95	\$ 2.11	low
Timmins	low	\$ 1.24	\$ 0.88	\$ 2.13	low
Midland	mid	\$ 1.02	\$ 1.14	\$ 2.16	low
Hamilton	low	\$ 1.33	\$ 0.97	\$ 2.30	low
Peterborough	low	\$ 1.26	\$ 1.12	\$ 2.38	mid
Fort Erie	low	\$ 1.32	\$ 1.06	\$ 2.38	mid
Caledon	high	\$ 0.82	\$ 1.59	\$ 2.41	mid
Brantford	low	\$ 1.30	\$ 1.15	\$ 2.45	mid
St. Thomas	low	\$ 1.43	\$ 1.02	\$ 2.45	mid
St. Catharines	low	\$ 1.43	\$ 1.02	\$ 2.45	mid
Waterloo	mid	\$ 1.24	\$ 1.21	\$ 2.45	mid
Chatham-Kent	low	\$ 1.43	\$ 1.02	\$ 2.45	mid
Niagara Falls	mid	\$ 1.42	\$ 1.18	\$ 2.60	mid
Oshawa	mid	\$ 1.44	\$ 1.22	\$ 2.66	mid
Barrie	mid	\$ 1.23	\$ 1.45	\$ 2.69	mid
Guelph	mid	\$ 1.28	\$ 1.43	\$ 2.71	mid
Kingston	mid	\$ 1.43	\$ 1.33	\$ 2.77	mid
Mississauga	high	\$ 1.03	\$ 1.75	\$ 2.78	mid
Aurora	high	\$ 1.03	\$ 1.76	\$ 2.79	mid
Burlington	high	\$ 1.26	\$ 1.67	\$ 2.93	mid
Markham	high	\$ 1.02	\$ 1.94	\$ 2.96	mid
Brampton	high	\$ 1.20	\$ 1.77	\$ 2.97	mid
Clarington	high	\$ 1.41	\$ 1.57	\$ 2.99	mid
Oakville	high	\$ 1.33	\$ 1.80	\$ 3.13	mid
Richmond Hill	high	\$ 1.11	\$ 2.10	\$ 3.21	high
Stratford	mid	\$ 1.64	\$ 1.57	\$ 3.21	high
North Bay	low	\$ 1.74	\$ 1.48	\$ 3.22	high
Cambridge	mid	\$ 1.63	\$ 1.65	\$ 3.28	high
Whitby	high	\$ 1.60	\$ 1.69	\$ 3.28	high
Kitchener	mid	\$ 1.73	\$ 1.70	\$ 3.43	high
Windsor	mid	\$ 2.05	\$ 1.41	\$ 3.46	high
Cobourg	mid	\$ 1.82	\$ 1.72	\$ 3.54	high
Thorold	mid	\$ 2.01	\$ 1.53	\$ 3.54	high
King	high	\$ 1.29	\$ 2.26	\$ 3.56	high
Pickering	high	\$ 1.79	\$ 1.85	\$ 3.64	high
Toronto (North)	mid	\$ 2.00	\$ 1.96	\$ 3.96	high
London	mid	\$ 1.96	\$ 2.06	\$ 4.02	high
Toronto (West)	high	\$ 2.03	\$ 1.99	\$ 4.02	high
Toronto (East)	high	\$ 2.21	\$ 2.17	\$ 4.38	high
Ottawa	high	\$ 2.55	\$ 2.29	\$ 4.84	high
Toronto (South)	high	\$ 2.65	\$ 2.60	\$ 5.25	high
Thunder Bay	high	\$ 2.90	\$ 2.44	\$ 5.35	high
Cornwall	high	\$ 3.23	\$ 2.38	\$ 5.61	high
Average		\$ 1.38	\$ 1.42	\$ 2.80	
Median		\$ 1.28	\$ 1.33	\$ 2.66	
Min		\$ 0.52	\$ 0.60	\$ 1.12	
Max		\$ 3.23	\$ 2.60	\$ 5.61	

Commercial Comparisons - Office Buildings

Trends and Observations - Office Buildings

- 10 of the 66 municipalities were not represented due to insufficient comparable properties
- The CVA per unit varied across the survey, with a range of \$34 to \$134 per square foot, with an average of \$76 per square foot
- The taxes on a per square foot basis ranged from \$1.12 to \$5.61
- The average square footage of the office building class is approximately 55,000 sq. ft.
- The average and median taxes per square foot for office buildings were \$2.80 and \$2.66 respectively
- On average, education comprises 51% of the total taxes
- The addition of a non uniform education tax rate results in a change in the relative tax position across the survey

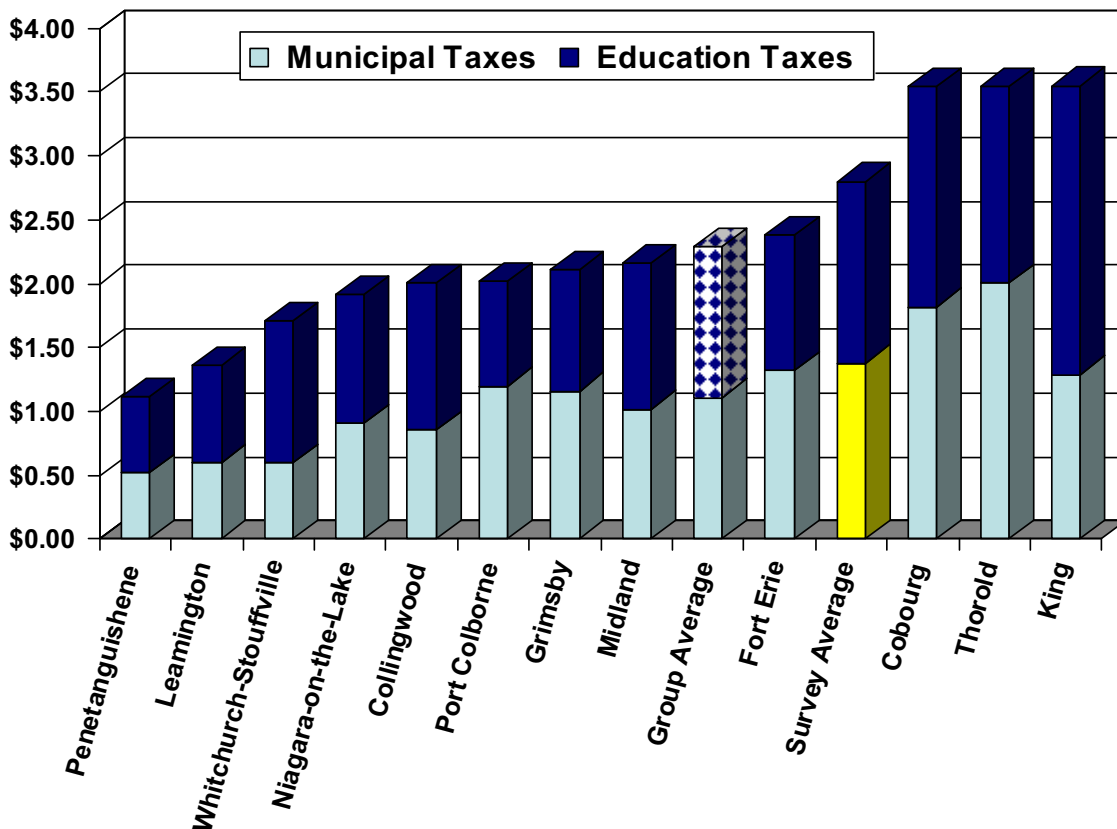
The charts on the next page provide a sorting from lowest to highest in terms of total taxes for each of the population groupings. The group average and the total survey average are shown on the graph. Education and municipal taxes are shown in different colours to help identify the impact of non-controllable education taxes.

Commercial Comparisons - Office Buildings

Office Buildings Property Taxes - Municipalities with populations less than 30,000

Taxes per Sq. Ft.

Municipality	2003 Municipal	2003 Education	2003 Taxes
Penetanguishene	\$ 0.52	\$ 0.60	\$ 1.12
Leamington	\$ 0.60	\$ 0.76	\$ 1.36
Whitchurch-Stouffville	\$ 0.60	\$ 1.11	\$ 1.71
Niagara-on-the-Lake	\$ 0.91	\$ 1.01	\$ 1.91
Collingwood	\$ 0.86	\$ 1.15	\$ 2.01
Port Colborne	\$ 1.20	\$ 0.82	\$ 2.02
Grimsby	\$ 1.16	\$ 0.95	\$ 2.11
Midland	\$ 1.02	\$ 1.14	\$ 2.16
Fort Erie	\$ 1.32	\$ 1.06	\$ 2.38
Cobourg	\$ 1.82	\$ 1.72	\$ 3.54
Thorold	\$ 2.01	\$ 1.53	\$ 3.54
King	\$ 1.29	\$ 2.26	\$ 3.56
Group Average	\$ 1.11	\$ 1.18	\$ 2.29

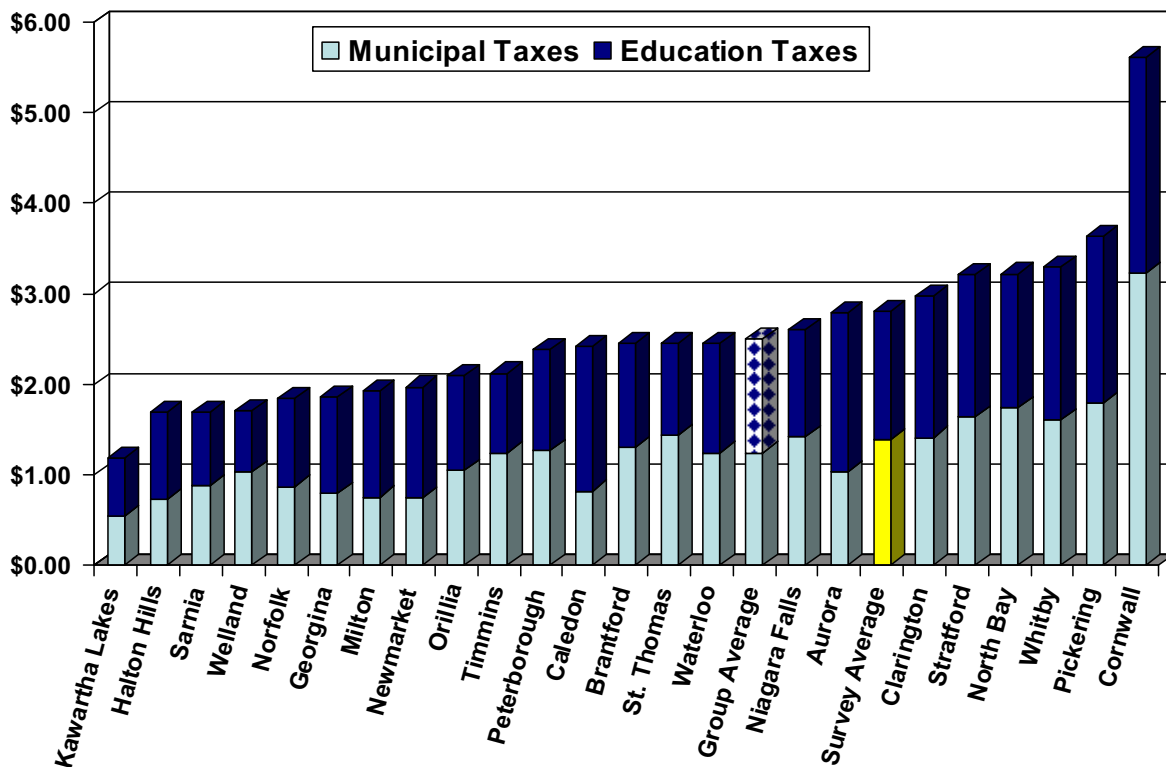


Commercial Comparisons - Office Buildings

Office Buildings Property Taxes - Municipalities with populations between 30,000-99,999

Taxes per Sq. Ft.

Municipality	2004 Municipal	2004 Education	2004 Taxes
Kawartha Lakes	\$ 0.54	\$ 0.64	\$ 1.17
Halton Hills	\$ 0.72	\$ 0.97	\$ 1.69
Sarnia	\$ 0.88	\$ 0.81	\$ 1.69
Welland	\$ 1.03	\$ 0.67	\$ 1.70
Norfolk	\$ 0.87	\$ 0.97	\$ 1.84
Georgina	\$ 0.79	\$ 1.07	\$ 1.87
Milton	\$ 0.75	\$ 1.17	\$ 1.92
Newmarket	\$ 0.74	\$ 1.23	\$ 1.97
Orillia	\$ 1.05	\$ 1.04	\$ 2.09
Timmins	\$ 1.24	\$ 0.88	\$ 2.13
Peterborough	\$ 1.26	\$ 1.12	\$ 2.38
Caledon	\$ 0.82	\$ 1.59	\$ 2.41
Brantford	\$ 1.30	\$ 1.15	\$ 2.45
St. Thomas	\$ 1.43	\$ 1.02	\$ 2.45
Waterloo	\$ 1.24	\$ 1.21	\$ 2.45
Niagara Falls	\$ 1.42	\$ 1.18	\$ 2.60
Aurora	\$ 1.03	\$ 1.76	\$ 2.79
Clarington	\$ 1.41	\$ 1.57	\$ 2.99
Stratford	\$ 1.64	\$ 1.57	\$ 3.21
North Bay	\$ 1.74	\$ 1.48	\$ 3.22
Whitby	\$ 1.60	\$ 1.69	\$ 3.28
Pickering	\$ 1.79	\$ 1.85	\$ 3.64
Cornwall	\$ 3.23	\$ 2.38	\$ 5.61
Group Average	\$ 1.24	\$ 1.26	\$ 2.50

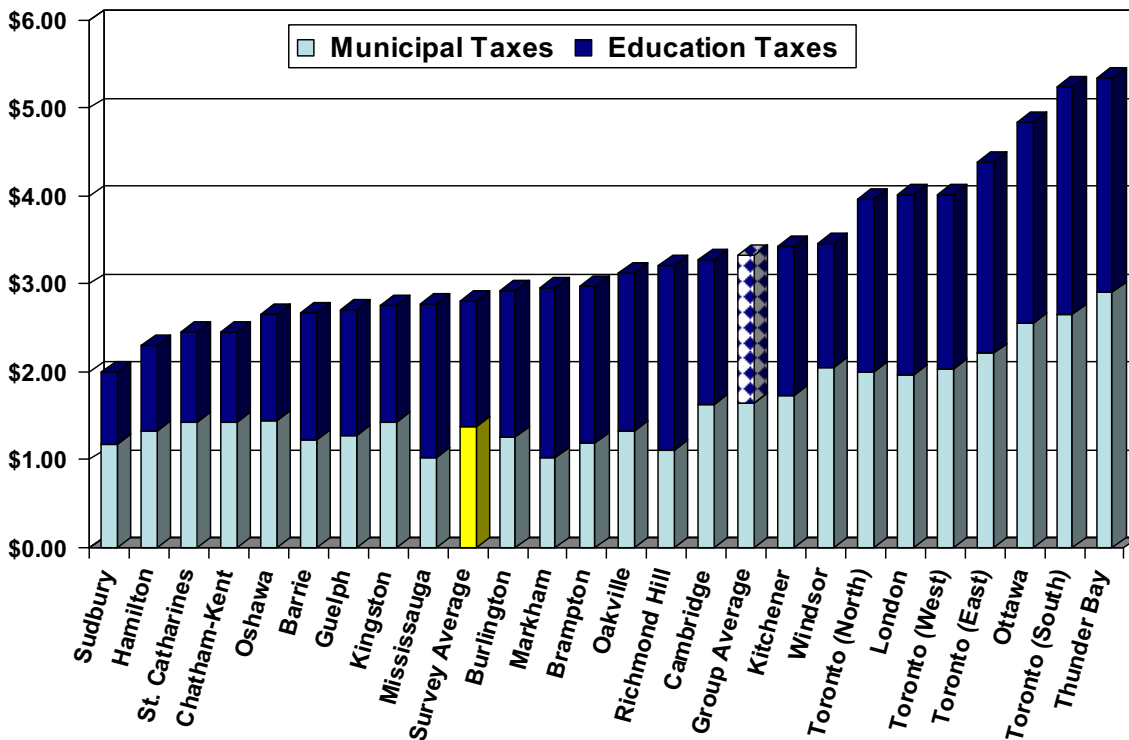


Commercial Comparisons - Office Buildings

Office Buildings Property Taxes - Municipalities with populations greater than 100,000

Taxes per Sq. Ft.

Municipality	2004 Municipal	2004 Education	2004 Taxes
Sudbury	\$ 1.18	\$ 0.82	\$ 2.00
Hamilton	\$ 1.33	\$ 0.97	\$ 2.30
St. Catharines	\$ 1.43	\$ 1.02	\$ 2.45
Chatham-Kent	\$ 1.43	\$ 1.02	\$ 2.45
Oshawa	\$ 1.44	\$ 1.22	\$ 2.66
Barrie	\$ 1.23	\$ 1.45	\$ 2.69
Guelph	\$ 1.28	\$ 1.43	\$ 2.71
Kingston	\$ 1.43	\$ 1.33	\$ 2.77
Mississauga	\$ 1.03	\$ 1.75	\$ 2.78
Burlington	\$ 1.26	\$ 1.67	\$ 2.93
Markham	\$ 1.02	\$ 1.94	\$ 2.96
Brampton	\$ 1.20	\$ 1.77	\$ 2.97
Oakville	\$ 1.33	\$ 1.80	\$ 3.13
Richmond Hill	\$ 1.11	\$ 2.10	\$ 3.21
Cambridge	\$ 1.63	\$ 1.65	\$ 3.28
Kitchener	\$ 1.73	\$ 1.70	\$ 3.43
Windsor	\$ 2.05	\$ 1.41	\$ 3.46
Toronto (North)	\$ 2.00	\$ 1.96	\$ 3.96
London	\$ 1.96	\$ 2.06	\$ 4.02
Toronto (West)	\$ 2.03	\$ 1.99	\$ 4.02
Toronto (East)	\$ 2.21	\$ 2.17	\$ 4.38
Ottawa	\$ 2.55	\$ 2.29	\$ 4.84
Toronto (South)	\$ 2.65	\$ 2.60	\$ 5.25
Thunder Bay	\$ 2.90	\$ 2.44	\$ 5.35
Group Average	\$ 1.64	\$ 1.69	\$ 3.33



Municipality	CVA per unit Ranking	2004 Municipal Taxes Per Sq.Ft.	2004 Education Taxes Per Sq.Ft.	2004 Property Taxes Per Sq.Ft.	Relative Tax Burden Ranking
Penetanguishene	low	\$ 0.83	\$ 0.95	\$ 1.78	low
King	low	\$ 0.69	\$ 1.21	\$ 1.90	low
Leamington	low	\$ 0.93	\$ 1.18	\$ 2.11	low
Kawartha Lakes	low	\$ 1.02	\$ 1.21	\$ 2.23	low
Halton Hills	mid	\$ 0.96	\$ 1.31	\$ 2.26	low
Niagara-on-the-Lake	low	\$ 1.08	\$ 1.20	\$ 2.28	low
Orillia	low	\$ 1.15	\$ 1.14	\$ 2.30	low
East Gwillimbury	mid	\$ 0.89	\$ 1.48	\$ 2.37	low
Sudbury	low	\$ 1.34	\$ 1.04	\$ 2.38	low
Midland	low	\$ 1.13	\$ 1.27	\$ 2.40	low
Whitchurch-Stouffville	mid	\$ 0.87	\$ 1.60	\$ 2.48	low
West Lincoln	low	\$ 1.39	\$ 1.12	\$ 2.51	low
Norfolk	low	\$ 1.23	\$ 1.38	\$ 2.61	low
Timmins	low	\$ 1.52	\$ 1.09	\$ 2.61	low
Georgina	mid	\$ 1.12	\$ 1.51	\$ 2.62	low
Niagara Falls	low	\$ 1.47	\$ 1.22	\$ 2.69	low
Milton	high	\$ 1.05	\$ 1.64	\$ 2.69	low
Wasaga Beach	mid	\$ 1.07	\$ 1.62	\$ 2.70	low
Newmarket	high	\$ 1.02	\$ 1.70	\$ 2.72	low
Collingwood	mid	\$ 1.17	\$ 1.56	\$ 2.73	low
Thorold	low	\$ 1.57	\$ 1.19	\$ 2.75	low
Pelham	low	\$ 1.49	\$ 1.27	\$ 2.76	low
Stratford	low	\$ 1.44	\$ 1.38	\$ 2.83	mid
Waterloo	low	\$ 1.39	\$ 1.49	\$ 2.88	mid
Kitchener	low	\$ 1.47	\$ 1.45	\$ 2.92	mid
Aurora	high	\$ 0.99	\$ 1.95	\$ 2.93	mid
Vaughan	high	\$ 1.01	\$ 1.96	\$ 2.96	mid
Caledon	high	\$ 1.01	\$ 1.96	\$ 2.97	mid
Burlington	high	\$ 1.30	\$ 1.71	\$ 3.00	mid
Kingston	low	\$ 1.56	\$ 1.45	\$ 3.01	mid
Oshawa	mid	\$ 1.64	\$ 1.38	\$ 3.02	mid
Welland	low	\$ 1.84	\$ 1.21	\$ 3.05	mid
Barrie	high	\$ 1.28	\$ 1.79	\$ 3.08	mid
North Bay	low	\$ 1.67	\$ 1.43	\$ 3.10	mid
Orangeville	high	\$ 1.51	\$ 1.63	\$ 3.14	mid
Lincoln	mid	\$ 1.73	\$ 1.50	\$ 3.23	mid
Fort Erie	mid	\$ 1.80	\$ 1.46	\$ 3.26	mid
Sarnia	low	\$ 1.70	\$ 1.57	\$ 3.28	mid
Whitby	high	\$ 1.62	\$ 1.71	\$ 3.33	mid
St. Catharines	low	\$ 1.99	\$ 1.43	\$ 3.42	mid
Guelph	mid	\$ 1.62	\$ 1.83	\$ 3.44	mid
Richmond Hill	high	\$ 1.21	\$ 2.29	\$ 3.51	mid
Grimsby	mid	\$ 2.03	\$ 1.55	\$ 3.57	mid
Markham	high	\$ 1.25	\$ 2.37	\$ 3.62	mid
Pickering	high	\$ 1.77	\$ 1.95	\$ 3.72	high
Port Colborne	mid	\$ 2.22	\$ 1.51	\$ 3.74	high
Mississauga	high	\$ 1.40	\$ 2.36	\$ 3.76	high
Oakville	high	\$ 1.61	\$ 2.18	\$ 3.78	high
Clarington	high	\$ 1.80	\$ 2.01	\$ 3.81	high
Ottawa	mid	\$ 2.05	\$ 1.79	\$ 3.83	high
Cambridge	mid	\$ 1.92	\$ 1.95	\$ 3.87	high
Windsor	mid	\$ 2.38	\$ 1.63	\$ 4.02	high
Cobourg	mid	\$ 2.07	\$ 1.96	\$ 4.03	high
Chatham-Kent	low	\$ 2.39	\$ 1.70	\$ 4.09	high
St. Thomas	mid	\$ 2.28	\$ 1.88	\$ 4.16	high
Brantford	mid	\$ 2.25	\$ 2.00	\$ 4.25	high
Brampton	high	\$ 1.76	\$ 2.86	\$ 4.63	high
London	mid	\$ 2.30	\$ 2.41	\$ 4.71	high
Hamilton	mid	\$ 2.78	\$ 2.01	\$ 4.79	high
Peterborough	high	\$ 2.61	\$ 2.31	\$ 4.92	high
Thunder Bay	mid	\$ 2.96	\$ 2.49	\$ 5.45	high
Toronto (North)	high	\$ 2.79	\$ 2.73	\$ 5.52	high
Toronto (East)	high	\$ 2.92	\$ 2.86	\$ 5.78	high
Cornwall	mid	\$ 3.42	\$ 2.52	\$ 5.94	high
Toronto (West)	high	\$ 3.29	\$ 3.23	\$ 6.52	high
Toronto (South)	high	\$ 3.55	\$ 3.48	\$ 7.03	high
Average		\$ 1.68	\$ 1.75	\$ 3.42	
Median		\$ 1.54	\$ 1.63	\$ 3.09	
Min		\$ 0.69	\$ 0.95	\$ 1.78	
Max		\$ 3.55	\$ 3.48	\$ 7.03	

Commercial Comparisons - Neighbourhood Shopping

Trends and Observations - Neighbourhood Shopping

- Only 3 of the 66 municipalities were not represented in the neighbourhood category
- Neighbourhood Shopping properties was one of the better commercial comparators in terms of identifying like properties in all but three municipalities
- The average square footage of the properties selected was approximately 36,000 square feet
- The average current value assessment across the survey for neighbourhood shopping was \$93 per square foot, ranging from \$47 to \$165 per square foot
- The average relative tax burden in this class was \$3.42 per square foot

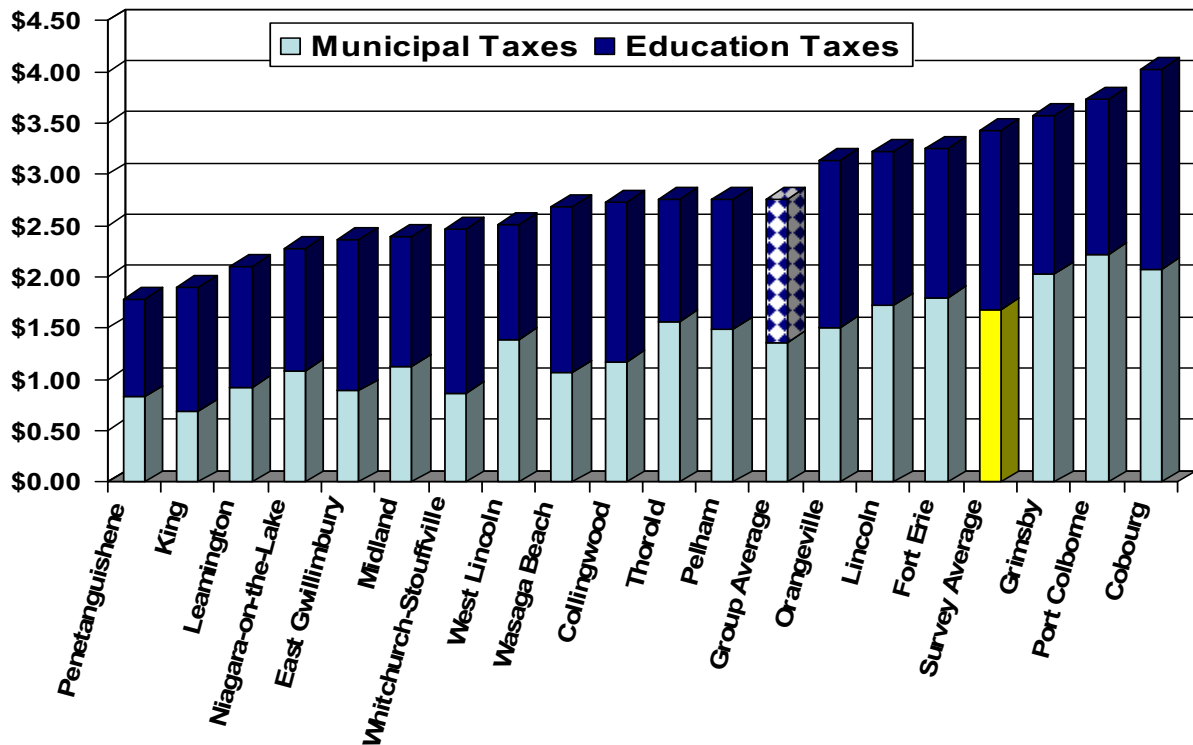
The charts on the next page provide a sorting from lowest to highest in terms of total taxes for each of the population groupings. The group average and the total survey average are shown on the graph. Education and municipal taxes are shown in different colours to help identify the impact of non-controllable education taxes.

Commercial Comparisons - Neighbourhood Shopping

**Neighbourhood Shopping
Property Taxes
Municipalities with popula-
tions less than 30,000**

Taxes per Sq. Ft.

Municipality	2004 Municipal Taxes	2004 Education Taxes	2004 Property Taxes
Penetanguishene	\$ 0.83	\$ 0.95	\$ 1.78
King	\$ 0.69	\$ 1.21	\$ 1.90
Leamington	\$ 0.93	\$ 1.18	\$ 2.11
Niagara-on-the-Lake	\$ 1.08	\$ 1.20	\$ 2.28
East Gwillimbury	\$ 0.89	\$ 1.48	\$ 2.37
Midland	\$ 1.13	\$ 1.27	\$ 2.40
Whitchurch-Stouffville	\$ 0.87	\$ 1.60	\$ 2.48
West Lincoln	\$ 1.39	\$ 1.12	\$ 2.51
Wasaga Beach	\$ 1.07	\$ 1.62	\$ 2.70
Collingwood	\$ 1.17	\$ 1.56	\$ 2.73
Thorold	\$ 1.57	\$ 1.19	\$ 2.75
Pelham	\$ 1.49	\$ 1.27	\$ 2.76
Orangeville	\$ 1.51	\$ 1.63	\$ 3.14
Lincoln	\$ 1.73	\$ 1.50	\$ 3.23
Fort Erie	\$ 1.80	\$ 1.46	\$ 3.26
Grimsby	\$ 2.03	\$ 1.55	\$ 3.57
Port Colborne	\$ 2.22	\$ 1.51	\$ 3.74
Cobourg	\$ 2.07	\$ 1.96	\$ 4.03
Group Average	\$ 1.36	\$ 1.40	\$ 2.76

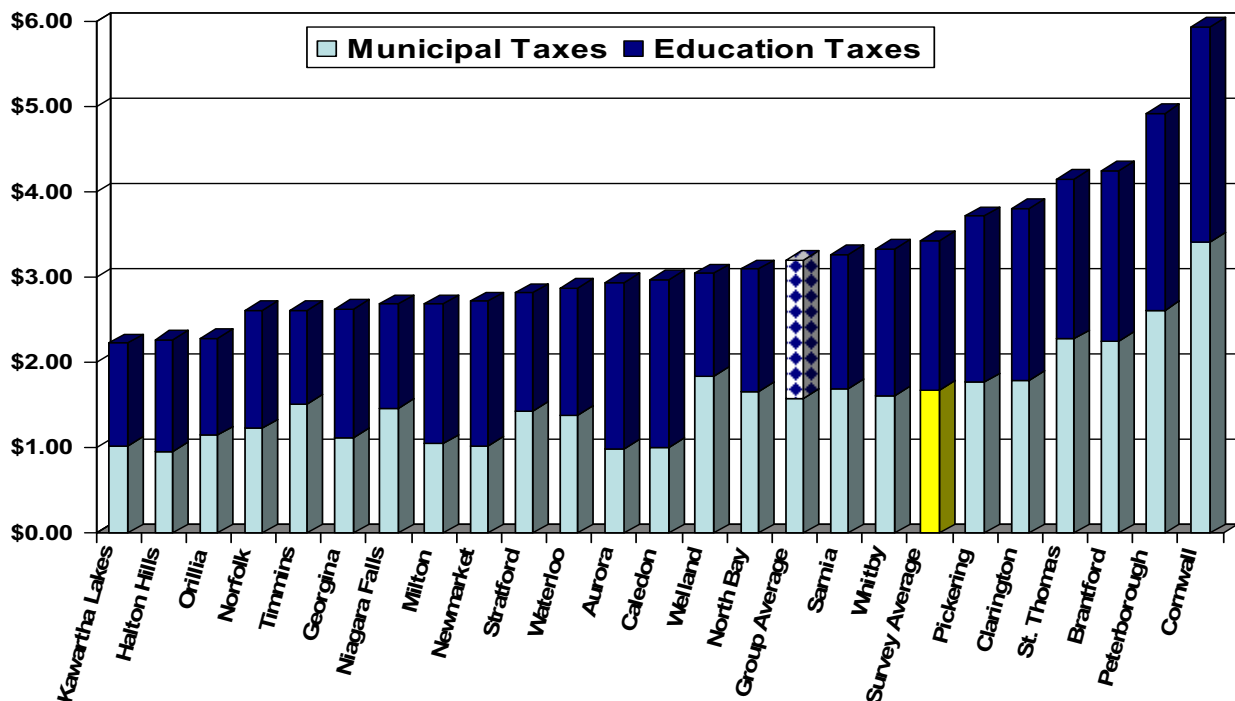


Commercial Comparisons - Neighbourhood Shopping

**Neighbourhood Shopping
Property Taxes
Municipalities with popula-
tions between 30,000—
99,999**

Taxes per Sq. Ft.

Municipality	2004 Municipal Taxes	2004 Education Taxes	2004 Property Taxes
Kawartha Lakes	\$ 1.02	\$ 1.21	\$ 2.23
Halton Hills	\$ 0.96	\$ 1.31	\$ 2.26
Orillia	\$ 1.15	\$ 1.14	\$ 2.30
Norfolk	\$ 1.23	\$ 1.38	\$ 2.61
Timmins	\$ 1.52	\$ 1.09	\$ 2.61
Georgina	\$ 1.12	\$ 1.51	\$ 2.62
Niagara Falls	\$ 1.47	\$ 1.22	\$ 2.69
Milton	\$ 1.05	\$ 1.64	\$ 2.69
Newmarket	\$ 1.02	\$ 1.70	\$ 2.72
Stratford	\$ 1.44	\$ 1.38	\$ 2.83
Waterloo	\$ 1.39	\$ 1.49	\$ 2.88
Aurora	\$ 0.99	\$ 1.95	\$ 2.93
Caledon	\$ 1.01	\$ 1.96	\$ 2.97
Welland	\$ 1.84	\$ 1.21	\$ 3.05
North Bay	\$ 1.67	\$ 1.43	\$ 3.10
Sarnia	\$ 1.70	\$ 1.57	\$ 3.28
Whitby	\$ 1.62	\$ 1.71	\$ 3.33
Pickering	\$ 1.77	\$ 1.95	\$ 3.72
Clarington	\$ 1.80	\$ 2.01	\$ 3.81
St. Thomas	\$ 2.28	\$ 1.88	\$ 4.16
Brantford	\$ 2.25	\$ 2.00	\$ 4.25
Peterborough	\$ 2.61	\$ 2.31	\$ 4.92
Cornwall	\$ 3.42	\$ 2.52	\$ 5.94
Group Average	\$ 1.58	\$ 1.63	\$ 3.21

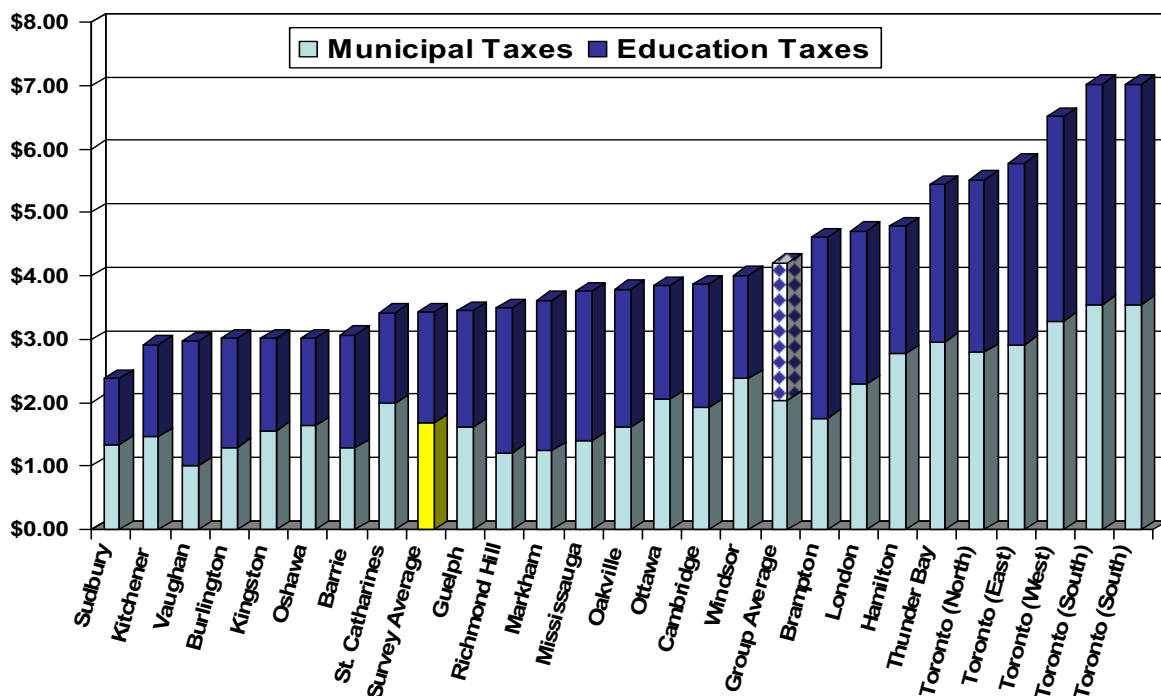


**Commercial Comparisons -
Neighbourhood Shopping**

**Neighbourhood Shopping
Property Taxes
Municipalities with populations
greater than 100,000**

Taxes per Sq. Ft.

Municipality	2004 Municipal Taxes	2004 Education Taxes	2004 Property Taxes
Sudbury	\$ 1.34	\$ 1.04	\$ 2.38
Kitchener	\$ 1.47	\$ 1.45	\$ 2.92
Vaughan	\$ 1.01	\$ 1.96	\$ 2.96
Burlington	\$ 1.30	\$ 1.71	\$ 3.00
Kingston	\$ 1.56	\$ 1.45	\$ 3.01
Oshawa	\$ 1.64	\$ 1.38	\$ 3.02
Barrie	\$ 1.28	\$ 1.79	\$ 3.08
St. Catharines	\$ 1.99	\$ 1.43	\$ 3.42
Guelph	\$ 1.62	\$ 1.83	\$ 3.44
Richmond Hill	\$ 1.21	\$ 2.29	\$ 3.51
Markham	\$ 1.25	\$ 2.37	\$ 3.62
Mississauga	\$ 1.40	\$ 2.36	\$ 3.76
Oakville	\$ 1.61	\$ 2.18	\$ 3.78
Ottawa	\$ 2.05	\$ 1.79	\$ 3.83
Cambridge	\$ 1.92	\$ 1.95	\$ 3.87
Windsor	\$ 2.38	\$ 1.63	\$ 4.02
Brampton	\$ 1.76	\$ 2.86	\$ 4.63
London	\$ 2.30	\$ 2.41	\$ 4.71
Hamilton	\$ 2.78	\$ 2.01	\$ 4.79
Thunder Bay	\$ 2.96	\$ 2.49	\$ 5.45
Toronto (North)	\$ 2.79	\$ 2.73	\$ 5.52
Toronto (East)	\$ 2.92	\$ 2.86	\$ 5.78
Toronto (West)	\$ 3.29	\$ 3.23	\$ 6.52
Toronto (South)	\$ 3.55	\$ 3.48	\$ 7.03
Toronto (South)	\$ 3.55	\$ 3.48	\$ 7.03
Group Average	\$ 2.04	\$ 2.17	\$ 4.20



Commercial Comparisons—Hotels

Municipality	2004 CVA per room Ranking	2004 Municipal Taxes per room	2004 Education Taxes per room	2004 Property Taxes per room	2004 Relative Tax Burden Ranking
Sarnia	low	\$ 512	\$ 472	\$ 984	low
Wasaga Beach	low	\$ 430	\$ 606	\$ 1,036	low
St. Thomas	low	\$ 604	\$ 498	\$ 1,102	low
Lincoln	low	\$ 601	\$ 518	\$ 1,119	low
Norfolk	low	\$ 548	\$ 616	\$ 1,164	low
Midland	low	\$ 588	\$ 659	\$ 1,247	low
Collingwood	low	\$ 553	\$ 732	\$ 1,284	low
Clarington	low	\$ 613	\$ 683	\$ 1,296	low
Milton	mid	\$ 524	\$ 821	\$ 1,346	low
Fort Erie	low	\$ 754	\$ 610	\$ 1,364	low
Welland	low	\$ 850	\$ 559	\$ 1,409	low
Mississauga	mid	\$ 534	\$ 904	\$ 1,438	low
Chatham-Kent	low	\$ 866	\$ 617	\$ 1,483	low
Burlington	mid	\$ 639	\$ 844	\$ 1,483	low
Brampton	mid	\$ 604	\$ 898	\$ 1,501	low
Oshawa	mid	\$ 863	\$ 727	\$ 1,590	mid
Timmins	low	\$ 961	\$ 689	\$ 1,650	mid
Stratford	low	\$ 848	\$ 812	\$ 1,660	mid
Brantford	low	\$ 898	\$ 796	\$ 1,695	mid
Caledon	high	\$ 586	\$ 1,131	\$ 1,718	mid
Markham	high	\$ 597	\$ 1,130	\$ 1,728	mid
Vaughan	high	\$ 610	\$ 1,188	\$ 1,799	mid
Oakville	high	\$ 778	\$ 1,056	\$ 1,835	mid
St. Catharines	mid	\$ 1,153	\$ 826	\$ 1,979	mid
Orillia	mid	\$ 997	\$ 986	\$ 1,983	mid
Cornwall	low	\$ 1,168	\$ 861	\$ 2,029	mid
Thunder Bay	mid	\$ 1,164	\$ 883	\$ 2,048	mid
Ottawa	mid	\$ 1,127	\$ 1,008	\$ 2,135	mid
Kitchener	mid	\$ 1,111	\$ 1,097	\$ 2,208	mid
Hamilton	mid	\$ 1,440	\$ 790	\$ 2,230	mid
Guelph	high	\$ 1,049	\$ 1,183	\$ 2,232	high
Kingston	mid	\$ 1,185	\$ 1,102	\$ 2,287	high
Waterloo	high	\$ 1,121	\$ 1,204	\$ 2,324	high
Cambridge	high	\$ 1,207	\$ 1,222	\$ 2,429	high
Niagara Falls	high	\$ 1,368	\$ 1,129	\$ 2,497	high
Windsor	mid	\$ 1,484	\$ 1,017	\$ 2,501	high
North Bay	mid	\$ 1,374	\$ 1,154	\$ 2,528	high
London	mid	\$ 1,254	\$ 1,315	\$ 2,570	high
Peterborough	high	\$ 1,389	\$ 1,232	\$ 2,621	high
Barrie	high	\$ 1,236	\$ 1,461	\$ 2,697	high
Thorold	high	\$ 1,547	\$ 1,174	\$ 2,721	high
Whitby	high	\$ 1,347	\$ 1,424	\$ 2,771	high
Sudbury	high	\$ 1,581	\$ 1,222	\$ 2,803	high
Niagara-on-the-Lake	high	\$ 1,798	\$ 1,985	\$ 3,782	high
Average		\$ 965	\$ 951	\$ 1,916	
Median		\$ 930	\$ 901	\$ 1,817	
Min		\$ 430	\$ 472	\$ 984	
Max		\$ 1,798	\$ 1,985	\$ 3,782	

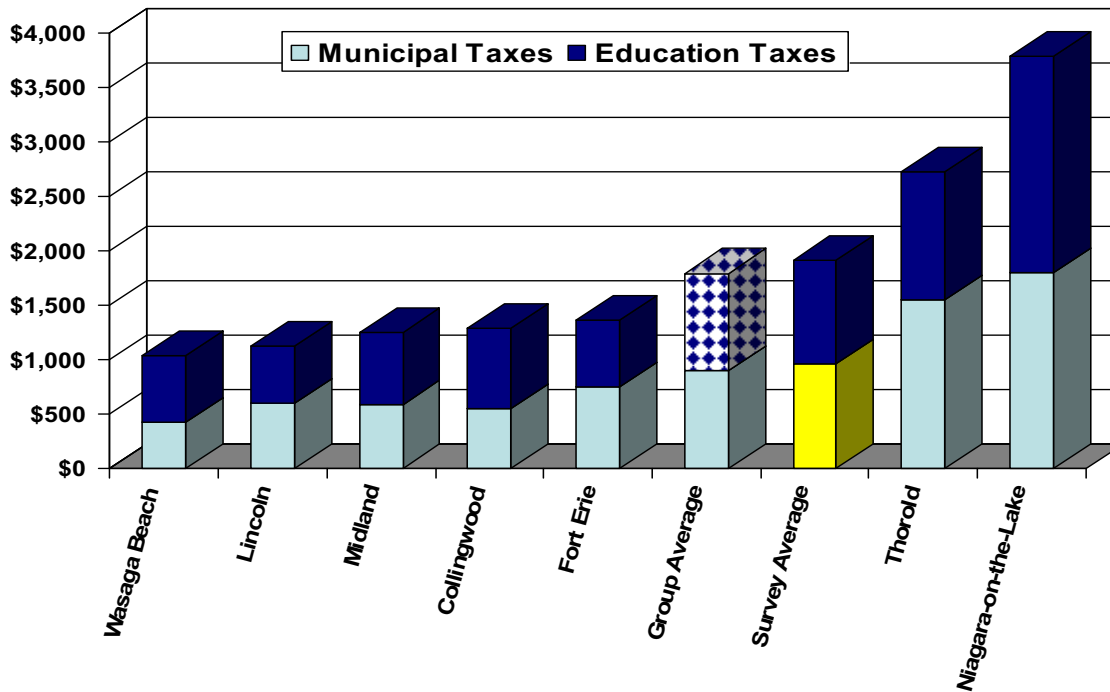
Trends and Observations - Hotel

- Assessed values in the hotel sector changed quite significantly in some cases between 2003 and 2004. Typically, hotel properties experienced a decrease across the survey. There were however exceptions, where increases ranged up to 50%. This resulted in some shifts across the survey. While a slightly different sample of municipalities than last year, the average tax per room in 2003 was \$2,138 compared with \$1,916 in the 2004 survey
- The average number of rooms across the survey for hotel properties is 135 rooms
- The average current value assessment per unit for hotels in the survey is \$51,000 per room, however, there was a significant range in terms of CVA values from \$23,000 to \$115,000
- 22 municipalities were not represented in the sample, either due to the municipality's size and lack of a representative property, or because the participating municipality elected not to be included in all property types

Commercial Comparisons - Hotel

**Hotel Property Taxes - Municipalities with populations less than 30,000
Taxes per Room**

Municipality	2004 Municipal Taxes	2004 Education Taxes	2004 Total Taxes
Wasaga Beach	\$ 430	\$ 606	\$ 1,036
Lincoln	\$ 601	\$ 518	\$ 1,119
Midland	\$ 588	\$ 659	\$ 1,247
Collingwood	\$ 553	\$ 732	\$ 1,284
Fort Erie	\$ 754	\$ 610	\$ 1,364
Thorold	\$ 1,547	\$ 1,174	\$ 2,721
Niagara-on-the-Lake	\$ 1,798	\$ 1,985	\$ 3,782
Group Average	\$ 896	\$ 898	\$ 1,793

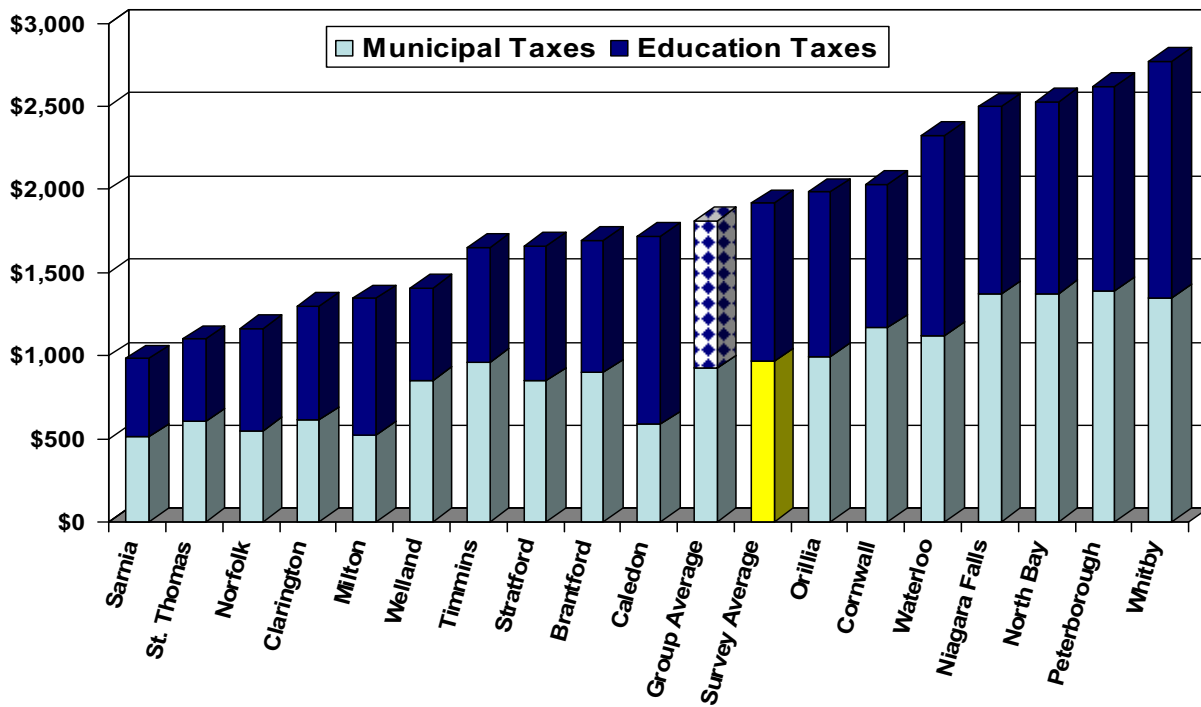


Commercial Comparisons - Hotel

Hotel Property Taxes - Municipalities with populations between 30,000—99,999

Taxes per Room

Municipality	2004 Municipal Taxes	2004 Education Taxes	2004 Total Taxes
Sarnia	\$ 512	\$ 472	\$ 984
St. Thomas	\$ 604	\$ 498	\$ 1,102
Norfolk	\$ 548	\$ 616	\$ 1,164
Clarington	\$ 613	\$ 683	\$ 1,296
Milton	\$ 524	\$ 821	\$ 1,346
Welland	\$ 850	\$ 559	\$ 1,409
Timmins	\$ 961	\$ 689	\$ 1,650
Stratford	\$ 848	\$ 812	\$ 1,660
Brantford	\$ 898	\$ 796	\$ 1,695
Caledon	\$ 586	\$ 1,131	\$ 1,718
Orillia	\$ 997	\$ 986	\$ 1,983
Cornwall	\$ 1,168	\$ 861	\$ 2,029
Waterloo	\$ 1,121	\$ 1,204	\$ 2,324
Niagara Falls	\$ 1,368	\$ 1,129	\$ 2,497
North Bay	\$ 1,374	\$ 1,154	\$ 2,528
Peterborough	\$ 1,389	\$ 1,232	\$ 2,621
Whitby	\$ 1,347	\$ 1,424	2,771
Group Average	\$ 924	\$ 886	\$ 1,810

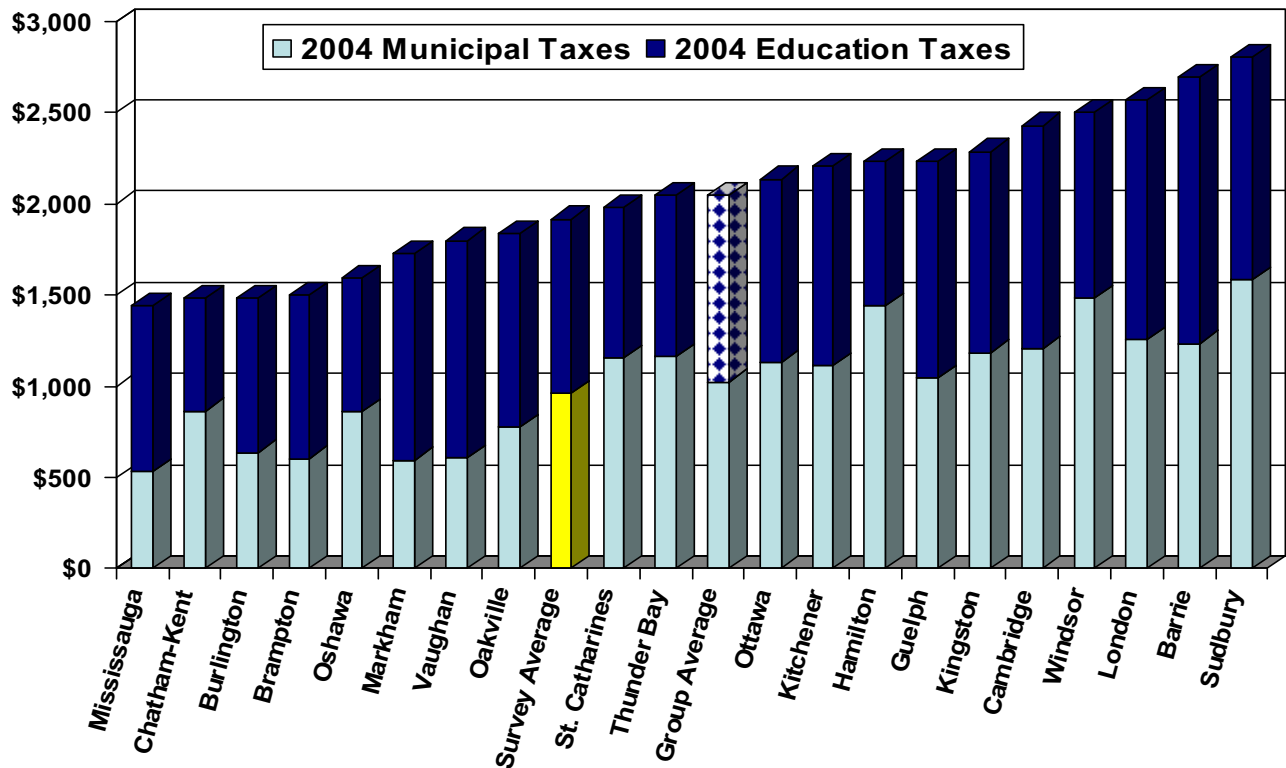


Commercial Comparisons - Hotel

Hotel Property Taxes - Municipalities with populations greater than 100,000

Taxes per Room

Municipality	2004 Municipal Taxes	2004 Education Taxes	2004 Total Taxes
Mississauga	\$ 534	\$ 904	\$ 1,438
Chatham-Kent	\$ 866	\$ 617	\$ 1,483
Burlington	\$ 639	\$ 844	\$ 1,483
Brampton	\$ 604	\$ 898	\$ 1,501
Oshawa	\$ 863	\$ 727	\$ 1,590
Markham	\$ 597	\$ 1,130	\$ 1,728
Vaughan	\$ 610	\$ 1,188	\$ 1,799
Oakville	\$ 778	\$ 1,056	\$ 1,835
St. Catharines	\$ 1,153	\$ 826	\$ 1,979
Thunder Bay	\$ 1,164	\$ 883	\$ 2,048
Ottawa	\$ 1,127	\$ 1,008	\$ 2,135
Kitchener	\$ 1,111	\$ 1,097	\$ 2,208
Hamilton	\$ 1,440	\$ 790	\$ 2,230
Guelph	\$ 1,049	\$ 1,183	\$ 2,232
Kingston	\$ 1,185	\$ 1,102	\$ 2,287
Cambridge	\$ 1,207	\$ 1,222	\$ 2,429
Windsor	\$ 1,484	\$ 1,017	\$ 2,501
London	\$ 1,254	\$ 1,315	\$ 2,570
Barrie	\$ 1,236	\$ 1,461	\$ 2,697
Sudbury	\$ 1,581	\$ 1,222	\$ 2,803
Group Average	\$ 1,024	\$ 1,025	\$ 2,049



Commercial Comparisons—Motel

Commercial - Motels	CVA Per Room Ranking	2004 Municipal Taxes Per Room	2004 Education Taxes Per Room	2004 Total Taxes Per Room	Relative Tax Burden Ranking
Municipality					
Clarington	low	\$ 279	\$ 247	\$ 526	low
Kawartha Lakes	low	\$ 286	\$ 319	\$ 605	low
Wainfleet	low	\$ 365	\$ 252	\$ 617	low
Cobourg	low	\$ 334	\$ 290	\$ 623	low
Fort Erie	low	\$ 369	\$ 288	\$ 658	low
Aurora	mid	\$ 245	\$ 418	\$ 663	low
Collingwood	low	\$ 306	\$ 367	\$ 673	low
Tay	low	\$ 310	\$ 401	\$ 711	low
Pelham	low	\$ 391	\$ 320	\$ 712	low
Welland	low	\$ 443	\$ 284	\$ 726	low
Wasaga Beach	mid	\$ 308	\$ 451	\$ 759	low
Midland	mid	\$ 405	\$ 447	\$ 851	low
Port Colborne	low	\$ 527	\$ 330	\$ 858	low
Oshawa	mid	\$ 488	\$ 371	\$ 859	low
Caledon	mid	\$ 325	\$ 565	\$ 890	low
Cornwall	low	\$ 526	\$ 388	\$ 915	low
Thorold	low	\$ 630	\$ 319	\$ 949	low
Richmond Hill	high	\$ 347	\$ 637	\$ 984	mid
Leamington	mid	\$ 466	\$ 533	\$ 998	mid
Brantford	low	\$ 551	\$ 471	\$ 1,022	mid
Stratford	low	\$ 543	\$ 484	\$ 1,027	mid
Chatham-Kent	low	\$ 621	\$ 436	\$ 1,057	mid
Windsor	low	\$ 647	\$ 443	\$ 1,090	mid
Brampton	high	\$ 476	\$ 665	\$ 1,140	mid
Ottawa	mid	\$ 619	\$ 554	\$ 1,172	mid
Niagara Falls	mid	\$ 655	\$ 539	\$ 1,194	mid
Mississauga	high	\$ 448	\$ 757	\$ 1,205	mid
Burlington	high	\$ 544	\$ 681	\$ 1,225	mid
Sudbury	mid	\$ 719	\$ 525	\$ 1,244	mid
Whitby	high	\$ 656	\$ 660	\$ 1,317	mid
Norfolk	mid	\$ 635	\$ 688	\$ 1,323	mid
St. Catharines	mid	\$ 793	\$ 566	\$ 1,358	mid
Sarnia	mid	\$ 728	\$ 673	\$ 1,401	mid
Timmins	mid	\$ 822	\$ 590	\$ 1,412	mid
Kitchener	mid	\$ 721	\$ 702	\$ 1,423	high
Vaughan	high	\$ 494	\$ 961	\$ 1,455	high
North Bay	mid	\$ 818	\$ 674	\$ 1,492	high
Barrie	high	\$ 692	\$ 815	\$ 1,507	high
Guelph	high	\$ 720	\$ 812	\$ 1,532	high
Hamilton	mid	\$ 1,011	\$ 718	\$ 1,729	high
Cambridge	high	\$ 870	\$ 863	\$ 1,733	high
Pickering	high	\$ 938	\$ 1,034	\$ 1,972	high
Niagara-on-the-Lake	high	\$ 1,058	\$ 1,157	\$ 2,215	high
Peterborough	high	\$ 1,194	\$ 1,057	\$ 2,251	high
Orillia	high	\$ 1,164	\$ 1,131	\$ 2,294	high
Kingston	high	\$ 1,211	\$ 1,125	\$ 2,335	high
Waterloo	high	\$ 1,154	\$ 1,240	\$ 2,394	high
London	high	\$ 1,241	\$ 1,282	\$ 2,523	high
Thunder Bay	mid	\$ 2,133	\$ 838	\$ 2,971	high
Average		\$ 658	\$ 620	\$ 1,277	
Median		\$ 619	\$ 565	\$ 1,172	
Min		\$ 245	\$ 247	\$ 526	
Max		\$ 2,133	\$ 1,282	\$ 2,971	

Trends and Observations - Motel

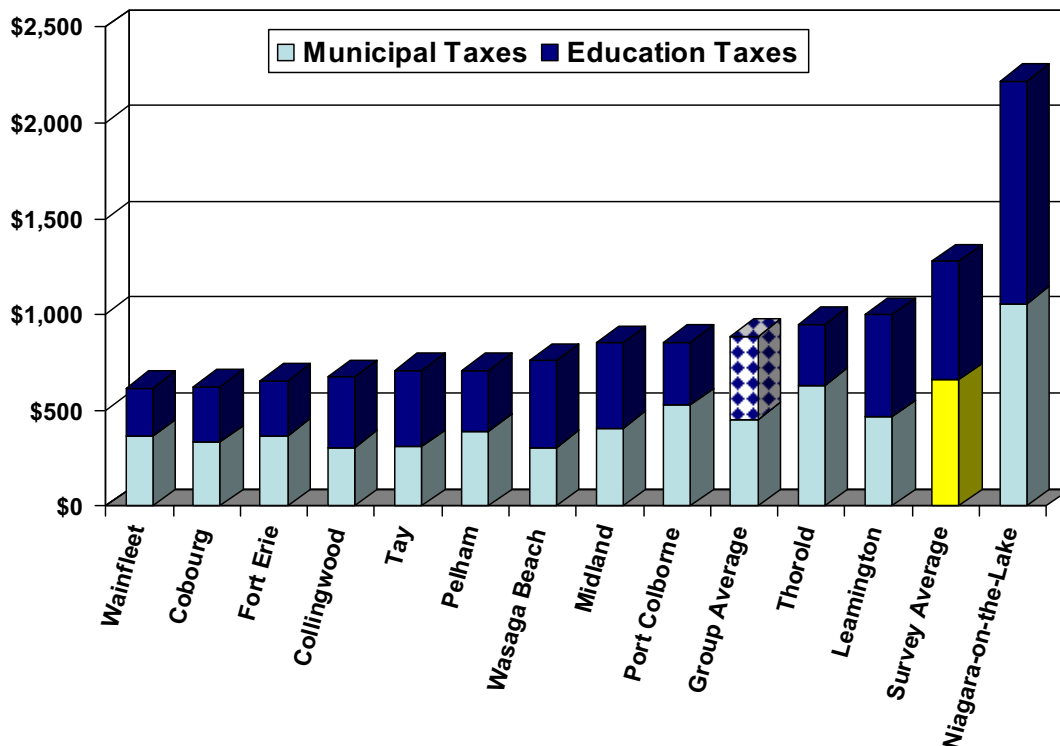
- The average per room taxes for motel properties in the survey is \$1,277 per suite
- On average, the motels in the survey have 49 rooms
- 50 municipalities were represented in the comparison

Commercial Comparisons - Motel

**Motel Property Taxes -
Municipalities with
populations less than
30,000**

Taxes per Room

Municipality	2004 Municipal Taxes	2004 Education	2004 Total Taxes
Wainfleet	\$ 365	\$ 252	\$ 617
Cobourg	\$ 334	\$ 290	\$ 623
Fort Erie	\$ 369	\$ 288	\$ 658
Collingwood	\$ 306	\$ 367	\$ 673
Tay	\$ 310	\$ 401	\$ 711
Pelham	\$ 391	\$ 320	\$ 712
Wasaga Beach	\$ 308	\$ 451	\$ 759
Midland	\$ 405	\$ 447	\$ 851
Port Colborne	\$ 527	\$ 330	\$ 858
Thorold	\$ 630	\$ 319	\$ 949
Leamington	\$ 466	\$ 533	\$ 998
Niagara-on-the-Lake	\$ 1,058	\$ 1,157	\$ 2,215
Group Average	\$ 456	\$ 430	\$ 885

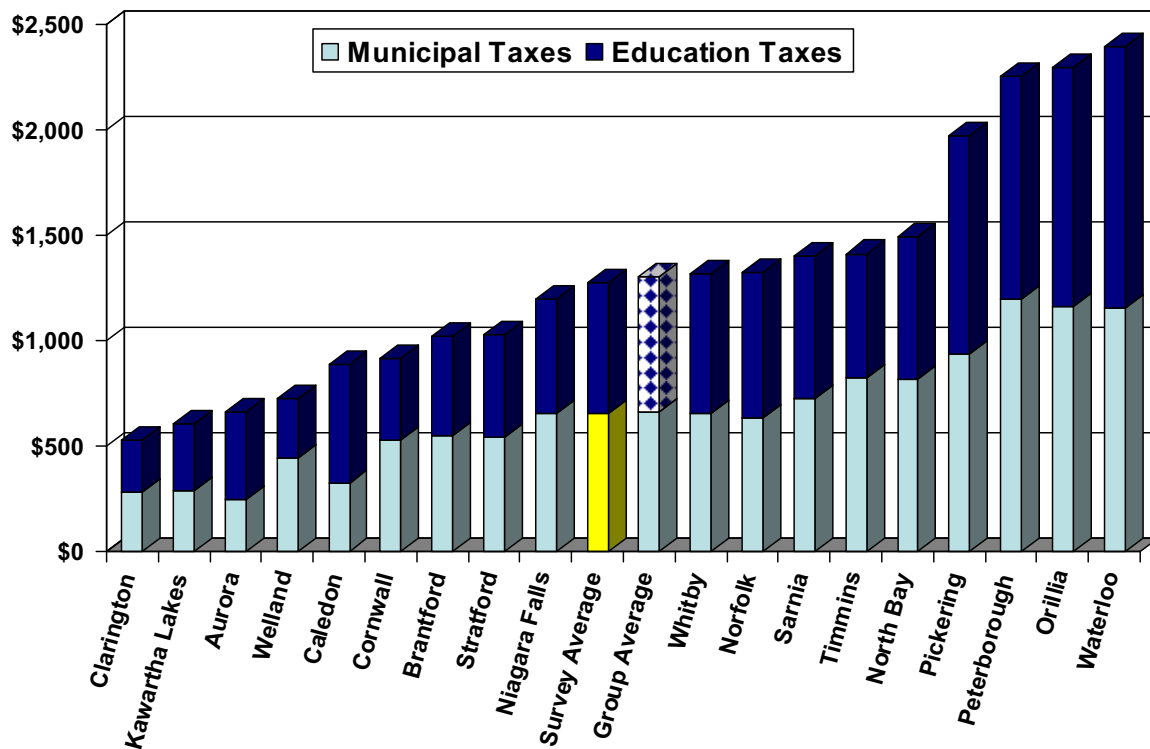


Commercial Comparisons - Motel

**Motel Property Taxes -
Municipalities with
populations between
30,000—99,999**

Taxes per Room

Municipality	2004 Municipal Taxes	2004 Education Taxes	2004 Total Taxes
Clarington	\$ 279	\$ 247	\$ 526
Kawartha Lakes	\$ 286	\$ 319	\$ 605
Aurora	\$ 245	\$ 418	\$ 663
Welland	\$ 443	\$ 284	\$ 726
Caledon	\$ 325	\$ 565	\$ 890
Cornwall	\$ 526	\$ 388	\$ 915
Brantford	\$ 551	\$ 471	\$ 1,022
Stratford	\$ 543	\$ 484	\$ 1,027
Niagara Falls	\$ 655	\$ 539	\$ 1,194
Whitby	\$ 656	\$ 660	1,317
Norfolk	\$ 635	\$ 688	\$ 1,323
Sarnia	\$ 728	\$ 673	\$ 1,401
Timmins	\$ 822	\$ 590	\$ 1,412
North Bay	\$ 818	\$ 674	\$ 1,492
Pickering	\$ 938	\$ 1,034	\$ 1,972
Peterborough	\$ 1,194	\$ 1,057	\$ 2,251
Orillia	\$ 1,164	\$ 1,131	\$ 2,294
Waterloo	\$ 1,154	\$ 1,240	\$ 2,394
Group Average	\$ 665	\$ 637	\$ 1,301

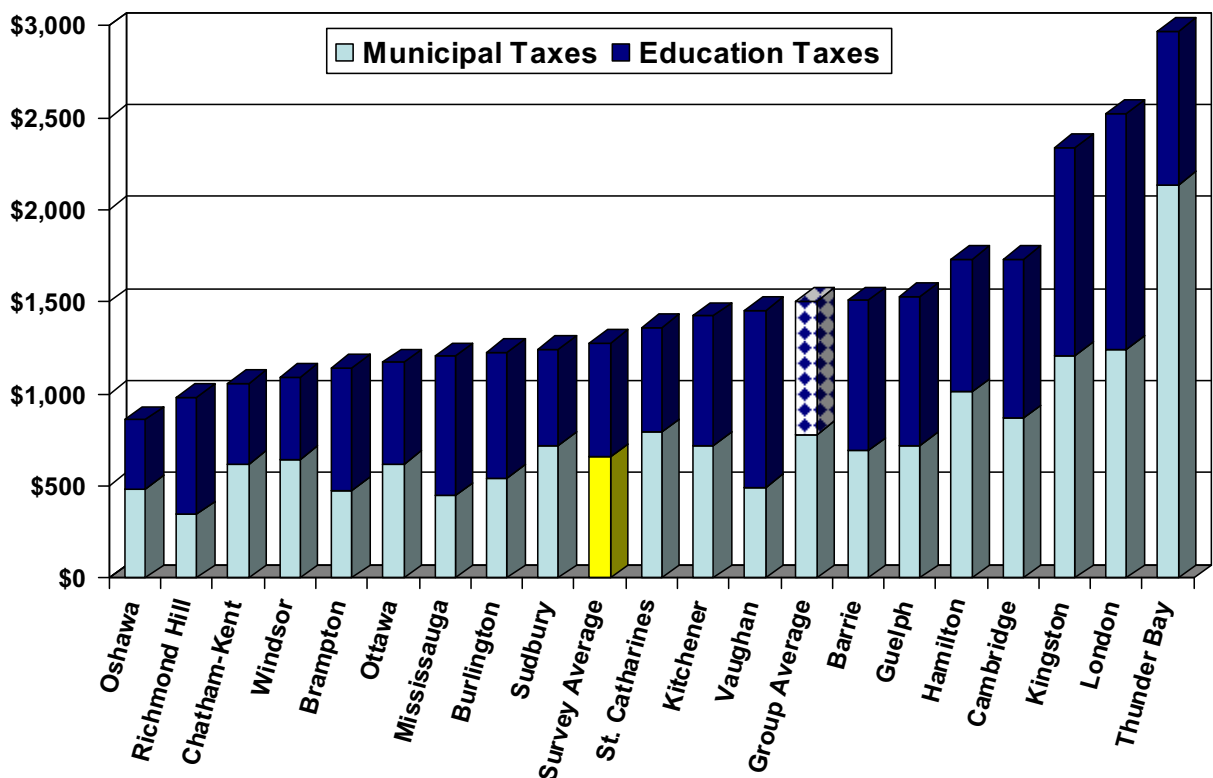


Commercial Comparisons - Motel

**Motel Property Taxes -
Municipalities with
populations greater
than 100,000**

Taxes per Room

Municipality	2004		2004 Total Taxes
	2004 Municipal Taxes	2004 Education Taxes	
Oshawa	\$ 488	\$ 371	\$ 859
Richmond Hill	\$ 347	\$ 637	\$ 984
Chatham-Kent	\$ 621	\$ 436	\$ 1,057
Windsor	\$ 647	\$ 443	\$ 1,090
Brampton	\$ 476	\$ 665	\$ 1,140
Ottawa	\$ 619	\$ 554	\$ 1,172
Mississauga	\$ 448	\$ 757	\$ 1,205
Burlington	\$ 544	\$ 681	\$ 1,225
Sudbury	\$ 719	\$ 525	\$ 1,244
St. Catharines	\$ 793	\$ 566	\$ 1,358
Kitchener	\$ 721	\$ 702	\$ 1,423
Vaughan	\$ 494	\$ 961	\$ 1,455
Barrie	\$ 692	\$ 815	\$ 1,507
Guelph	\$ 720	\$ 812	\$ 1,532
Hamilton	\$ 1,011	\$ 718	\$ 1,729
Cambridge	\$ 870	\$ 863	\$ 1,733
Kingston	\$ 1,211	\$ 1,125	\$ 2,335
London	\$ 1,241	\$ 1,282	\$ 2,523
Thunder Bay	\$ 2,133	\$ 838	\$ 2,971
Group Average	\$ 779	\$ 724	\$ 1,502



Commercial Comparisons - Summary

- Because of the presence of optional classes in some municipalities for office building and shopping centres, the trends across the four commercial property types vary. However, in many cases, there are consistent trends across each of the commercial property types.
- Commercial properties in municipalities that have established optional classes, may have different relative tax burdens across the sample. In addition, because a property may have assessment categorized in office, shopping and commercial residual, the results within a municipality may vary. This was seen particularly in the office and shopping property types.

Commercial Summary - Office

Low	Mid	High
Hamilton	Brampton	Cambridge
Port Colborne	Brantford	Cobourg
Collingwood	Chatham-Kent	Cornwall
Georgina	Clarington	London
Halton Hills	Mississauga	Ottawa
Kawartha Lakes	Oakville	Pickering
Leamington	Peterborough	Thunder Bay
Midland	St. Thomas	Toronto (East)
Milton	Niagara Falls	Toronto (North)
Newmarket	Aurora	Toronto (South)
Niagara-on-the-Lake	Barrie	Toronto (West)
Norfolk	Burlington	Windsor
Orillia	Caledon	King
Penetanguishene	Fort Erie	Thorold
Sudbury	Guelph	Kitchener
Timmins	Kingston	North Bay
Whitchurch Stouffville	Markham	Richmond Hill
Grimsby	Oshawa	Stratford
Sarnia	St. Catharines	Whitby
Welland	Waterloo	

Commercial Summary - Neighbourhood Shopping

Low	Mid	High
Collingwood	Aurora	Brampton
East Gwillimbury	Barrie	Brantford
Georgina	Burlington	Cambridge
Halton Hills	Caledon	Chatham-Kent
Kawartha Lakes	Fort Erie	Clarington
King	Grimsby	Cobourg
Leamington	Guelph	Cornwall
Midland	Kingston	Hamilton
Milton	Kitchener	London
Newmarket	Lincoln	Mississauga
Niagara Falls	Markham	Oakville
Niagara-on-the-Lake	North Bay	Ottawa
Norfolk	Orangeville	Peterborough
Orillia	Oshawa	Pickering
Pelham	Richmond Hill	Port Colborne
Penetanguishene	Sarnia	St. Thomas
Sudbury	St. Catharines	Thunder Bay
Thorold	Stratford	Toronto (East)
Timmins	Vaughan	Toronto (North)
Wasaga Beach	Waterloo	Toronto (South)
West Lincoln	Welland	Toronto (West)
Whitchurch Stouffville	Whitby	Windsor

**Commercial Summary -
Hotel**

Low	Mid	High
Collingwood	Cornwall	Cambridge
Midland	Ottawa	London
Milton	Thunder Bay	Windsor
Norfolk	Kitchener	Thorold
Sarnia	Stratford	North Bay
Welland	Hamilton	Whitby
Brampton	Orillia	Niagara-on-the-Lake
Chatham-Kent	Timmins	Sudbury
Clarington	Brantford	Peterborough
Mississauga	Oakville	Niagara Falls
St. Thomas	Caledon	Barrie
Burlington	Markham	Guelph
Fort Erie	Oshawa	Kingston
Wasaga Beach	St. Catharines	Waterloo
Lincoln	Vaughan	

**Commercial Summary -
Motel**

Low	Mid	High
Thorold	Windsor	Cambridge
Collingwood	Whitby	London
Midland	Sudbury	North Bay
Welland	Niagara Falls	Niagara-on-the-Lake
Clarington	Norfolk	Peterborough
Fort Erie	Sarnia	Barrie
Wasaga Beach	Brampton	Guelph
Cornwall	Chatham-Kent	Kingston
Caledon	Mississauga	Waterloo
Oshawa	Burlington	Thunder Bay
Cobourg	Ottawa	Kitchener
Port Colborne	Stratford	Hamilton
Kawartha Lakes	Timmins	Orillia
Aurora	Brantford	Vaughan
Pelham	St. Catharines	Pickering
Tay	Richmond Hill	
Wainfleet	Leamington	

Commercial Comparisons - Summary

The following table summarizes the overall rankings across the combined hotel and motel properties in the commercial classes, the neighbourhood shopping class and the office.

Municipality	Relative Tax Burden Ranking Office	Relative Tax Burden Ranking Neighbourhood Shopping	Relative Tax Burden Ranking Hotel	Relative Tax Burden Ranking Motel	Relative Tax Burden Blended Commercial
Aurora	mid	mid		low	low-mid
Barrie	mid	mid	high	high	mid-high
Brampton	mid	high	low	mid	mid
Brantford	mid	high	mid	mid	mid
Burlington	mid	mid	low	mid	mid
Caledon	mid	mid	mid	low	mid
Cambridge	high	high	high	high	high
Chatham-Kent	mid	high	low	mid	mid
Clarington	mid	high	low	low	low-mid
Cobourg	high	high		low	mid
Collingwood	low	low	low	low	low
Cornwall	high	high	mid	low	mid-high
East Gwillimbury		low			low
Fort Erie	mid	mid	low	low	low-mid
Georgina	low	low			low
Grimsby	low	mid			low-mid
Guelph	mid	mid	high	high	mid-high
Halton Hills	low	low			low
Hamilton	low	high	mid	high	mid-high
Kawartha Lakes	low	low		low	low
King	high	low			mid
Kingston	mid	mid	high	high	mid-high
Kitchener	high	mid	mid	high	mid-high
Leamington	low	low		mid	low-mid
Lincoln		mid	low		low-mid
London	high	high	high	high	high
Markham	mid	mid	mid		mid
Midland	low	low	low	low	low
Milton	low	low	low		low
Mississauga	mid	high	low	mid	mid
Newmarket	low	low			low
Niagara Falls	mid	low	high	mid	mid
Niagara-on-the-Lake	low	low	high	high	mid
Norfolk	low	low	low	mid	low-mid
North Bay	high	mid	high	high	mid-high
Oakville	mid	high	mid		mid-high
Orangeville		mid			mid
Orillia	low	low	mid	high	mid
Oshawa	mid	mid	mid	low	low-mid
Ottawa	high	high	mid	mid	mid-high
Pelham		low		low	low
Penetanguishene	low	low			low
Peterborough	mid	high	high	high	mid-high
Pickering	high	high		high	high
Port Colborne	low	high		low	mid
Richmond Hill	high	mid		mid	mid
Sarnia	low	mid	low	mid	low-mid
St. Catharines	mid	mid	mid	mid	mid
St. Thomas	mid	high	low		mid
Stratford	high	mid	mid	mid	mid
Sudbury	low	low	high	mid	mid
Tay				low	low
Thorold	high	low	high	low	mid-high
Thunder Bay	high	high	mid	high	mid-high
Timmins	low	low	mid	mid	low-mid
Tiny					
Toronto (East)	high	high			high
Toronto (North)	high	high			high
Toronto (South)	high	high			high
Toronto (West)	high	high			high
Vaughan		mid	mid	high	mid-high
Wainfleet				low	low
Wasaga Beach		low	low	low	low
Waterloo	mid	mid	high	high	mid-high
Welland	low	mid	low	low	low-mid
West Lincoln		low			low
Whitby	high	mid	high	mid	mid-high
Whitchurch-Stouffville	low	low			low
Windsor	high	high	high	mid	mid-high

Industrial Comparisons

A random sample of properties was chosen from the assessment rolls in each of the property types. The square footage and acreage were supplied by MPAC and were used to calculate the assessment and taxes per square foot and per acre.

The selection of vacant industrial land values was compared against other published industry standards to ensure that the sample set was reasonable. Three types of industrial properties were analyzed to identify the relative tax burdens across the survey. These include:

Industrial Vacant Land

Industrial - Vacant Land (Property Code 106)

Selection of properties were based on serviced land under 5 acres
Comparison of taxes on a per acre basis

Large Industrial

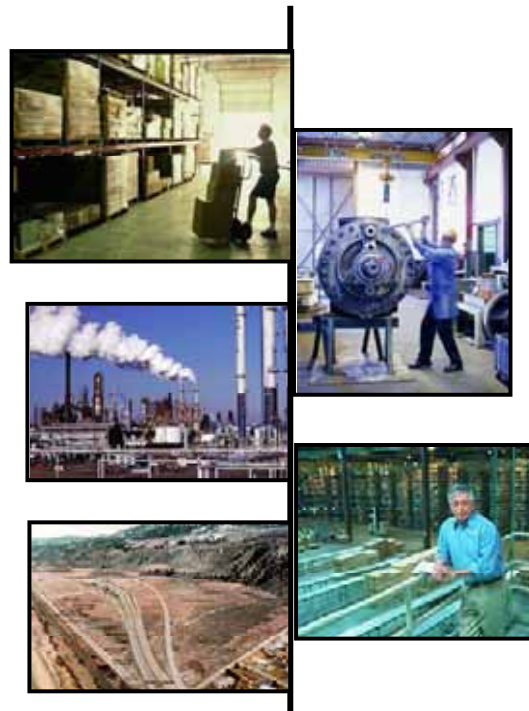
Industrial - Large Industrial (Property Code 520, 510,513)

Greater than 125,000 sq.ft. Comparison of taxes on a per square foot of floor area basis

Standard Industrial

Industrial - Standard Industrial (Property Code 520, 510,513)

Under 125,000 sq.ft. in size typically characterized by newer construction and flexible design.
Comparison of taxes on a per square foot of floor area basis



Industrial Comparisons - Industrial Vacant Land

Municipality Industrial Vacant Land	CVA per acre Ranking	2004	2004	2004 Total	Relative Tax Burden Ranking
		Municipal Taxes Per Acre	Education Taxes Per Acre	Taxes Per Acre	
Tay	low	\$ 142	\$ 218	\$ 359	low
Penetanguishene	low	\$ 351	\$ 455	\$ 805	low
West Lincoln	low	625	468	1,094	low
Midland	low	\$ 484	\$ 614	\$ 1,098	low
North Bay	low	\$ 572	\$ 547	\$ 1,119	low
Norfolk	low	\$ 451	\$ 679	\$ 1,130	low
Port Colborne	low	\$ 693	\$ 449	\$ 1,142	low
East Gwillimbury	mid	\$ 455	\$ 733	\$ 1,187	low
St. Thomas	low	\$ 625	\$ 601	\$ 1,226	low
Samia	low	\$ 681	\$ 596	\$ 1,277	low
Cornwall	low	\$ 784	\$ 515	\$ 1,299	low
Chatham-Kent	low	\$ 791	\$ 652	\$ 1,443	low
Stratford	low	\$ 811	\$ 659	\$ 1,470	low
Sudbury	low	\$ 888	\$ 607	\$ 1,496	low
Cobourg	low	\$ 888	\$ 765	\$ 1,653	low
Leamington	mid	\$ 801	\$ 862	\$ 1,663	low
Fort Erie	low	\$ 958	\$ 737	\$ 1,695	low
Timmins	low	\$ 1,032	\$ 732	\$ 1,764	low
Orillia	mid	\$ 797	\$ 983	\$ 1,780	low
Clarington	mid	\$ 985	\$ 863	\$ 1,847	low
Collingwood	mid	\$ 769	\$ 1,162	\$ 1,931	mid
Georgina	mid	\$ 844	\$ 1,115	\$ 1,958	mid
Brantford	low	\$ 1,174	\$ 800	\$ 1,974	mid
Welland	low	\$ 1,293	\$ 779	\$ 2,073	mid
Barrie	mid	\$ 979	\$ 1,141	\$ 2,120	mid
Peterborough	low	\$ 1,135	\$ 989	\$ 2,124	mid
Orangeville	mid	\$ 1,097	\$ 1,083	\$ 2,179	mid
Kingston	low	\$ 1,152	\$ 1,044	\$ 2,196	mid
King	high	\$ 928	\$ 1,587	\$ 2,515	mid
Newmarket	high	\$ 1,016	\$ 1,655	\$ 2,671	mid
Kitchener	mid	\$ 1,379	\$ 1,329	\$ 2,708	mid
Thorold	mid	\$ 1,590	\$ 1,120	\$ 2,710	mid
Whitchurch-Stouffville	high	\$ 972	\$ 1,740	\$ 2,712	mid
Lincoln	mid	\$ 1,553	\$ 1,248	\$ 2,801	mid
Niagara-on-the-Lake	mid	\$ 1,464	\$ 1,536	\$ 3,000	mid
Waterloo	mid	\$ 1,476	\$ 1,547	\$ 3,024	mid
Guelph	mid	\$ 1,485	\$ 1,610	\$ 3,095	mid
London	mid	\$ 1,714	\$ 1,600	\$ 3,314	mid
Cambridge	mid	\$ 1,723	\$ 1,703	\$ 3,426	mid
Niagara Falls	mid	\$ 1,946	\$ 1,494	\$ 3,440	mid
Ottawa	high	\$ 1,798	\$ 1,732	\$ 3,530	high
Grimsby	mid	\$ 2,099	\$ 1,604	\$ 3,702	high
St. Catharines	mid	\$ 2,230	\$ 1,484	\$ 3,713	high
Whitby	high	\$ 2,170	\$ 1,804	\$ 3,974	high
Windsor	high	\$ 2,442	\$ 1,713	\$ 4,155	high
Burlington	high	\$ 2,038	\$ 2,299	\$ 4,336	high
Aurora	high	\$ 1,631	\$ 2,714	\$ 4,345	high
Caledon	high	\$ 1,469	\$ 2,889	\$ 4,358	high
Milton	high	\$ 1,897	\$ 2,542	\$ 4,439	high
Halton Hills	high	\$ 2,062	\$ 2,405	\$ 4,468	high
Hamilton	mid	\$ 2,794	\$ 2,024	\$ 4,818	high
Oshawa	high	\$ 2,914	\$ 1,930	\$ 4,844	high
Thunder Bay	high	\$ 2,653	\$ 2,321	\$ 4,974	high
Brampton	high	\$ 2,036	\$ 3,028	\$ 5,064	high
Mississauga	high	\$ 2,044	\$ 3,572	\$ 5,616	high
Oakville	high	\$ 2,709	\$ 3,145	\$ 5,854	high
Pickering	high	\$ 3,247	\$ 2,811	\$ 6,058	high
Markham	high	\$ 2,414	\$ 4,463	\$ 6,876	high
Vaughan	high	\$ 3,106	\$ 4,388	\$ 7,494	high
Richmond Hill	high	\$ 2,666	\$ 4,926	\$ 7,592	high
Average		\$ 1,432	\$ 1,547	\$ 2,979	
Median		\$ 1,233	\$ 1,289	\$ 2,690	
Minimum		\$ 142	\$ 218	\$ 359	
Maximum		\$ 3,247	\$ 4,926	\$ 7,592	

Trends and Observations - Industrial Vacant Land

- The average value for an acre of industrial land across the survey is \$105,000. The CVA ranges from \$12,000 to \$405,000 per acre across the survey
- Every effort was made to select serviced properties between 1 and 5 acres. The properties selected were serviced land averaging 2 acres - this provided better comparators upon which to complete the relative tax burden analysis
- The average property tax is \$2,979 per acre

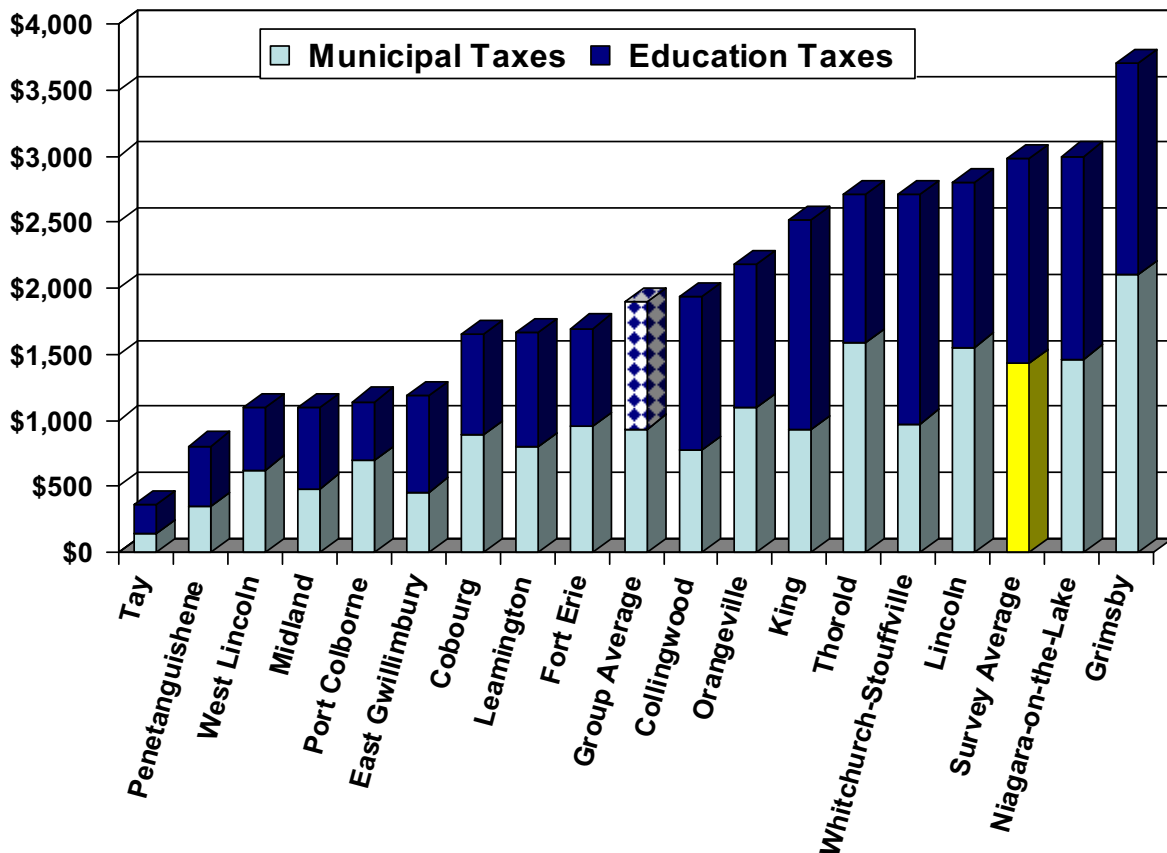
The charts on the next page provide a sorting from lowest to highest in terms of total taxes for each of the population groupings. The group average and the total survey average are shown on the graph. Education and municipal taxes are shown in different colours to help identify the impact of non-controllable education taxes.

Industrial Comparisons—Industrial Vacant Land

**Industrial Vacant Land
Property Taxes
Municipalities with
populations less than
30,000**

Taxes per Acres

Municipality	2004 Municipal	2004 Education	2004 Taxes
Tay	\$ 142	\$ 218	\$ 359
Penetanguishene	\$ 351	\$ 455	\$ 805
West Lincoln	625	468	1,094
Midland	\$ 484	\$ 614	\$ 1,098
Port Colborne	\$ 693	\$ 449	\$ 1,142
East Gwillimbury	\$ 455	\$ 733	\$ 1,187
Cobourg	\$ 888	\$ 765	\$ 1,653
Leamington	\$ 801	\$ 862	\$ 1,663
Fort Erie	\$ 958	\$ 737	\$ 1,695
Collingwood	\$ 769	\$ 1,162	\$ 1,931
Orangeville	\$ 1,097	\$ 1,083	\$ 2,179
King	\$ 928	\$ 1,587	\$ 2,515
Thorold	\$ 1,590	\$ 1,120	\$ 2,710
Whitchurch-Stouffville	\$ 972	\$ 1,740	\$ 2,712
Lincoln	\$ 1,553	\$ 1,248	\$ 2,801
Niagara-on-the-Lake	\$ 1,464	\$ 1,536	\$ 3,000
Grimsby	\$ 2,099	\$ 1,604	\$ 3,702
Group Average	\$ 933	\$ 964	\$ 1,897

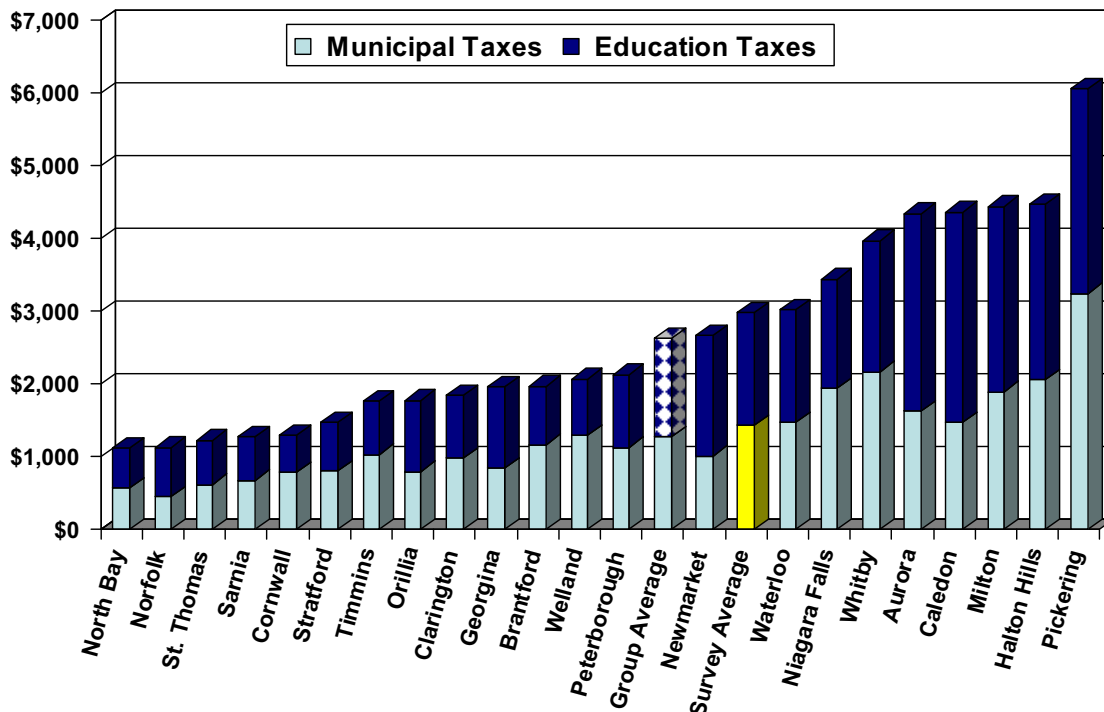


Industrial Comparisons—Industrial Vacant Land

**Industrial Vacant Land
Property Taxes
Municipalities with
populations between
30,000- 99,999**

Taxes per Acres

Municipality	2004 Municipal	2004 Education	2004 Taxes
North Bay	\$ 572	\$ 547	\$ 1,119
Norfolk	\$ 451	\$ 679	\$ 1,130
St. Thomas	\$ 625	\$ 601	\$ 1,226
Sarnia	\$ 681	\$ 596	\$ 1,277
Cornwall	\$ 784	\$ 515	\$ 1,299
Stratford	\$ 811	\$ 659	\$ 1,470
Timmins	\$ 1,032	\$ 732	\$ 1,764
Orillia	\$ 797	\$ 983	\$ 1,780
Clarington	\$ 985	\$ 863	\$ 1,847
Georgina	\$ 844	\$ 1,115	\$ 1,958
Brantford	\$ 1,174	\$ 800	\$ 1,974
Welland	\$ 1,293	\$ 779	\$ 2,073
Peterborough	\$ 1,135	\$ 989	\$ 2,124
Newmarket	\$ 1,016	\$ 1,655	\$ 2,671
Waterloo	\$ 1,476	\$ 1,547	\$ 3,024
Niagara Falls	\$ 1,946	\$ 1,494	\$ 3,440
Whitby	\$ 2,170	\$ 1,804	\$ 3,974
Aurora	\$ 1,631	\$ 2,714	\$ 4,345
Caledon	\$ 1,469	\$ 2,889	\$ 4,358
Milton	\$ 1,897	\$ 2,542	\$ 4,439
Halton Hills	\$ 2,062	\$ 2,405	\$ 4,468
Pickering	\$ 3,247	\$ 2,811	\$ 6,058
Group Average	\$ 1,277	\$ 1,351	\$ 2,628

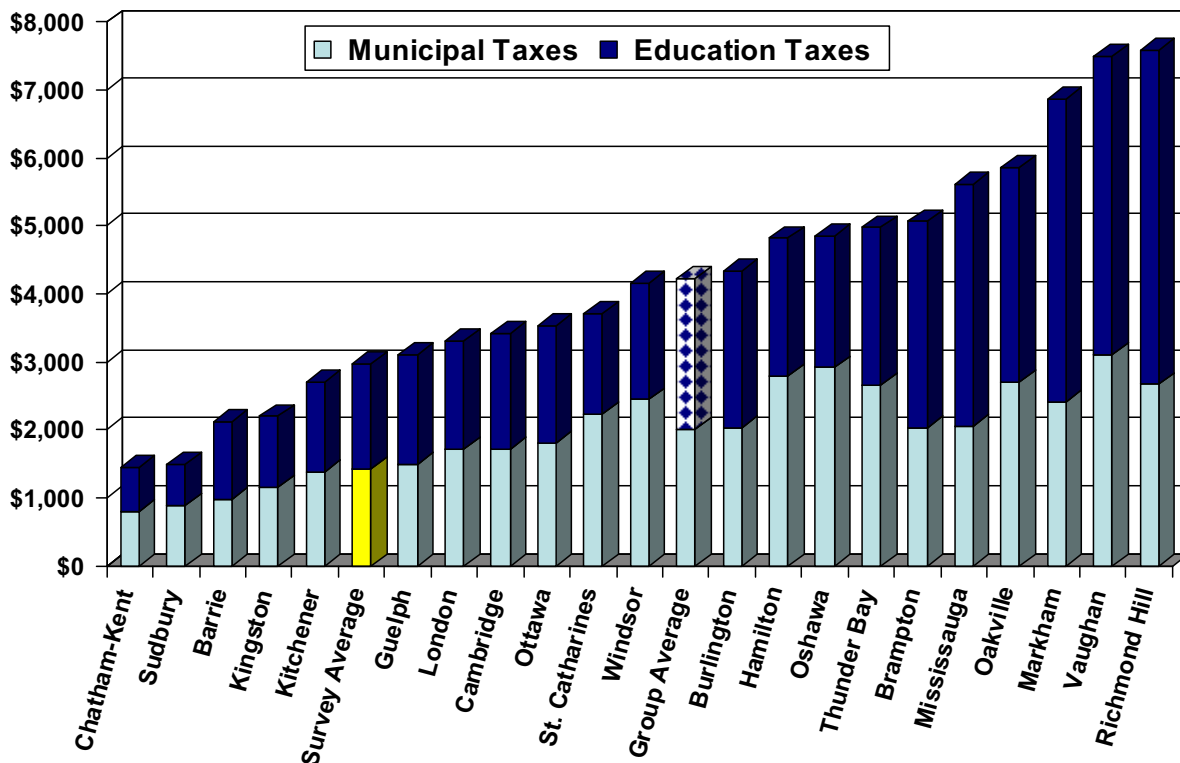


**Industrial Comparisons—
Industrial Vacant Land**

**Industrial Vacant Land
Property Taxes
Municipalities with
populations greater than
100,000**

Taxes per Acres

Municipality	2004 Municipal Taxes	2004 Education Taxes	2004 Total Taxes
Chatham-Kent	\$ 791	\$ 652	\$ 1,443
Sudbury	\$ 888	\$ 607	\$ 1,496
Barrie	\$ 979	\$ 1,141	\$ 2,120
Kingston	\$ 1,152	\$ 1,044	\$ 2,196
Kitchener	\$ 1,379	\$ 1,329	\$ 2,708
Survey Average	\$ 1,432	\$ 1,547	\$ 2,979
Guelph	\$ 1,485	\$ 1,610	\$ 3,095
London	\$ 1,714	\$ 1,600	\$ 3,314
Cambridge	\$ 1,723	\$ 1,703	\$ 3,426
Ottawa	\$ 1,798	\$ 1,732	\$ 3,530
St. Catharines	\$ 2,230	\$ 1,484	\$ 3,713
Windsor	\$ 2,442	\$ 1,713	\$ 4,155
Group Average	\$ 1,998	\$ 2,224	\$ 4,222
Burlington	\$ 2,038	\$ 2,299	\$ 4,336
Hamilton	\$ 2,794	\$ 2,024	\$ 4,818
Oshawa	\$ 2,914	\$ 1,930	\$ 4,844
Thunder Bay	\$ 2,653	\$ 2,321	\$ 4,974
Brampton	\$ 2,036	\$ 3,028	\$ 5,064
Mississauga	\$ 2,044	\$ 3,572	\$ 5,616
Oakville	\$ 2,709	\$ 3,145	\$ 5,854
Markham	\$ 2,414	\$ 4,463	\$ 6,876
Vaughan	\$ 3,106	\$ 4,388	\$ 7,494
Richmond Hill	\$ 2,666	\$ 4,926	\$ 7,592
Group Average	\$ 1,998	\$ 2,224	\$ 4,222



Industrial - Large		2004	2004	2004 Total	Relative Tax
Municipality	CVA per unit Ranking	Municipal Taxes Per Sq.Ft.	Education Taxes Per Sq.Ft.	Taxes Per Sq.Ft.	Burden Ranking
Norfolk	low	\$ 0.17	\$ 0.25	\$ 0.42	low
Clarington	low	\$ 0.37	\$ 0.33	\$ 0.70	low
East Gwillimbury	mid	\$ 0.29	\$ 0.46	\$ 0.75	low
Toronto (South)	low	\$ 0.40	\$ 0.36	\$ 0.76	low
Kawartha Lakes	low	\$ 0.37	\$ 0.44	\$ 0.81	low
North Bay	mid	\$ 0.42	\$ 0.39	\$ 0.81	low
Fort Erie	low	\$ 0.48	\$ 0.37	\$ 0.85	low
Chatham-Kent	low	\$ 0.48	\$ 0.40	\$ 0.88	low
West Lincoln	low	\$ 0.54	\$ 0.40	\$ 0.94	low
Barrie	mid	\$ 0.45	\$ 0.53	\$ 0.98	low
Kingston	low	\$ 0.53	\$ 0.48	\$ 1.02	low
Georgina	high	\$ 0.45	\$ 0.60	\$ 1.05	low
Niagara-on-the-Lake	low	\$ 0.52	\$ 0.55	\$ 1.07	low
Collingwood	high	\$ 0.43	\$ 0.65	\$ 1.08	low
Hamilton	low	\$ 0.79	\$ 0.31	\$ 1.10	low
Aurora	high	\$ 0.42	\$ 0.69	\$ 1.11	low
Richmond Hill	high	\$ 0.39	\$ 0.73	\$ 1.12	low
Orangeville	high	\$ 0.58	\$ 0.57	\$ 1.15	low
Niagara Falls	low	\$ 0.65	\$ 0.50	\$ 1.15	low
Sudbury	low	\$ 0.69	\$ 0.47	\$ 1.16	mid
Welland	low	\$ 0.73	\$ 0.44	\$ 1.17	mid
Stratford	low	\$ 0.65	\$ 0.53	\$ 1.18	mid
Kitchener	mid	\$ 0.61	\$ 0.58	\$ 1.19	mid
Whitchurch-Stouffville	high	\$ 0.43	\$ 0.78	\$ 1.21	mid
Brampton	high	\$ 0.49	\$ 0.74	\$ 1.23	mid
Oshawa	low	\$ 0.74	\$ 0.49	\$ 1.24	mid
Orillia	high	\$ 0.56	\$ 0.69	\$ 1.24	mid
Cambridge	mid	\$ 0.63	\$ 0.62	\$ 1.24	mid
St. Catharines	low	\$ 0.76	\$ 0.51	\$ 1.27	mid
Toronto (East)	mid	\$ 0.67	\$ 0.61	\$ 1.28	mid
Vaughan	high	\$ 0.51	\$ 0.77	\$ 1.28	mid
Mississauga	high	\$ 0.48	\$ 0.83	\$ 1.31	mid
Guelph	mid	\$ 0.64	\$ 0.69	\$ 1.33	mid
Markham	high	\$ 0.47	\$ 0.87	\$ 1.34	mid
Milton	high	\$ 0.58	\$ 0.79	\$ 1.38	mid
Toronto (West)	mid	\$ 0.72	\$ 0.66	\$ 1.38	mid
Pickering	mid	\$ 0.73	\$ 0.66	\$ 1.39	mid
Newmarket	high	\$ 0.54	\$ 0.88	\$ 1.42	mid
Cobourg	low	\$ 0.77	\$ 0.66	\$ 1.43	mid
Sarnia	low	\$ 0.79	\$ 0.69	\$ 1.48	high
Midland	mid	\$ 0.65	\$ 0.83	\$ 1.48	high
Waterloo	mid	\$ 0.73	\$ 0.77	\$ 1.50	high
Cornwall	low	\$ 0.91	\$ 0.60	\$ 1.50	high
Oakville	high	\$ 0.69	\$ 0.82	\$ 1.51	high
Peterborough	mid	\$ 0.82	\$ 0.72	\$ 1.54	high
Leamington	mid	\$ 0.78	\$ 0.84	\$ 1.62	high
London	mid	\$ 0.84	\$ 0.78	\$ 1.62	high
Ottawa	high	\$ 0.84	\$ 0.80	\$ 1.64	high
Thunder Bay	mid	\$ 0.91	\$ 0.76	\$ 1.67	high
Halton Hills	high	\$ 0.78	\$ 0.91	\$ 1.69	high
Caledon	high	\$ 0.57	\$ 1.12	\$ 1.69	high
Thorold	mid	\$ 1.00	\$ 0.70	\$ 1.70	high
Brantford	mid	\$ 1.03	\$ 0.71	\$ 1.74	high
Whitby	high	\$ 0.99	\$ 0.83	\$ 1.82	high
Port Colborne	mid	\$ 1.12	\$ 0.73	\$ 1.85	high
Burlington	high	\$ 0.92	\$ 1.05	\$ 1.97	high
Windsor	mid	\$ 1.21	\$ 0.91	\$ 2.13	high
Grimsby	mid	\$ 1.23	\$ 0.94	\$ 2.17	high
Timmins	high	\$ 1.50	\$ 1.07	\$ 2.57	high
Average		\$ 0.67	\$ 0.66	\$ 1.33	
Median		\$ 0.65	\$ 0.69	\$ 1.28	
Min		\$ 0.17	\$ 0.25	\$ 0.42	
Max		\$ 1.50	\$ 1.12	\$ 2.57	

Large Industrial Comparisons

Trends and Observations - Large Industrial

- 56 of the 66 municipalities were represented in the Large Industrial comparison
- Of the municipalities surveyed, Hamilton, Sudbury, Chatham-Kent, Ottawa, Windsor, Timmins, Woodstock, Lambton and the Regions of Niagara and Durham established a large industrial class
- The average current value assessment for large industrial properties in the survey is \$28, with a range from \$11 to \$57
- The average square footage of properties included in the survey is 295,000
- The average total taxes in this class is \$1.33 per square foot

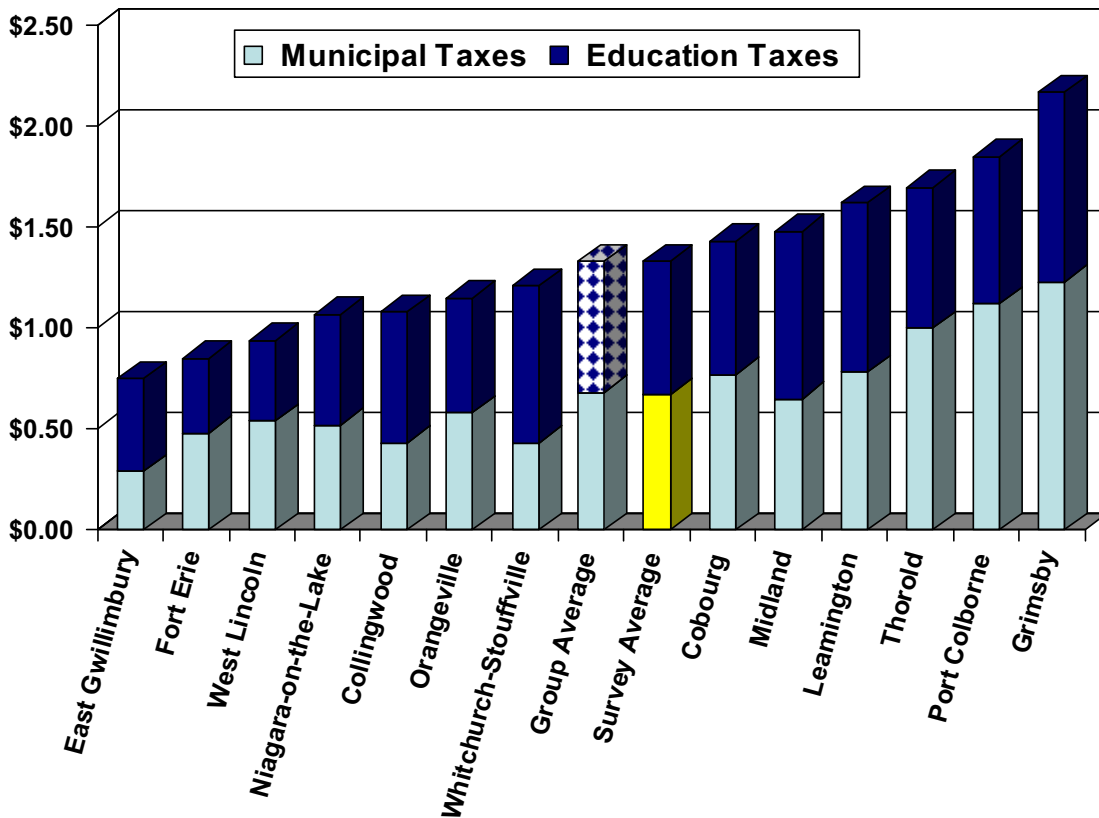
The charts on the next page provide a sorting from lowest to highest in terms of total taxes for each of the population groupings. The group average and the total survey average are shown on the graph. Education and municipal taxes are shown in different colours to help identify the impact of non-controllable education taxes.

Large Industrial Comparisons

Large Industrial Property Taxes - Municipalities with populations less than 30,000

Taxes per Sq. Ft.

Municipality	2004 Municipal	2004 Education	2004 Taxes
East Gwillimbury	\$ 0.29	\$ 0.46	\$ 0.75
Fort Erie	\$ 0.48	\$ 0.37	\$ 0.85
West Lincoln	\$ 0.54	\$ 0.40	\$ 0.94
Niagara-on-the-Lake	\$ 0.52	\$ 0.55	\$ 1.07
Collingwood	\$ 0.43	\$ 0.65	\$ 1.08
Orangeville	\$ 0.58	\$ 0.57	\$ 1.15
Whitchurch-Stouffville	\$ 0.43	\$ 0.78	\$ 1.21
Cobourg	\$ 0.77	\$ 0.66	\$ 1.43
Midland	\$ 0.65	\$ 0.83	\$ 1.48
Leamington	\$ 0.78	\$ 0.84	\$ 1.62
Thorold	\$ 1.00	\$ 0.70	\$ 1.70
Port Colborne	\$ 1.12	\$ 0.73	\$ 1.85
Grimsby	\$ 1.23	\$ 0.94	\$ 2.17
Group Average	\$ 0.68	\$ 0.65	\$ 1.33

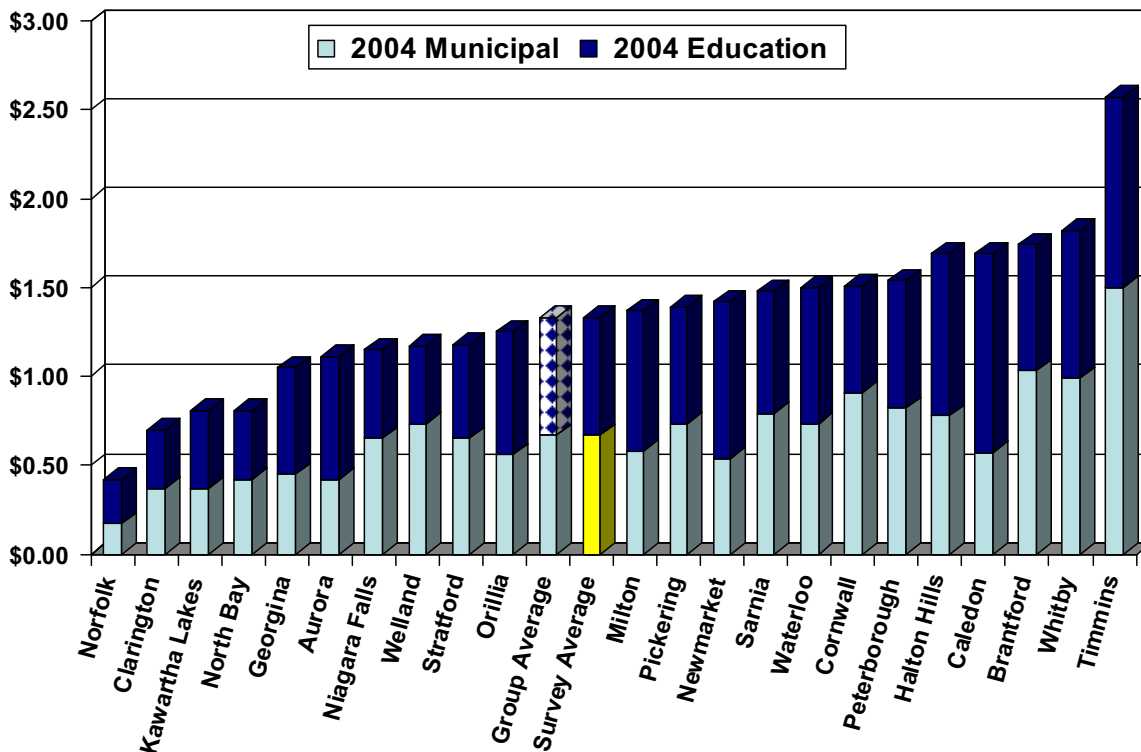


Large Industrial Comparisons

Large Industrial Property Taxes - Municipalities with populations between 30,000-99,999

Taxes per Sq. Ft.

Municipality	2004 Municipal	2004 Education	2004 Taxes
Norfolk	\$ 0.17	\$ 0.25	\$ 0.42
Clarington	\$ 0.37	\$ 0.33	\$ 0.70
Kawartha Lakes	\$ 0.37	\$ 0.44	\$ 0.81
North Bay	\$ 0.42	\$ 0.39	\$ 0.81
Georgina	\$ 0.45	\$ 0.60	\$ 1.05
Aurora	\$ 0.42	\$ 0.69	\$ 1.11
Niagara Falls	\$ 0.65	\$ 0.50	\$ 1.15
Welland	\$ 0.73	\$ 0.44	\$ 1.17
Stratford	\$ 0.65	\$ 0.53	\$ 1.18
Orillia	\$ 0.56	\$ 0.69	\$ 1.24
Milton	\$ 0.58	\$ 0.79	\$ 1.38
Pickering	\$ 0.73	\$ 0.66	\$ 1.39
Newmarket	\$ 0.54	\$ 0.88	\$ 1.42
Sarnia	\$ 0.79	\$ 0.69	\$ 1.48
Waterloo	\$ 0.73	\$ 0.77	\$ 1.50
Cornwall	\$ 0.91	\$ 0.60	\$ 1.50
Peterborough	\$ 0.82	\$ 0.72	\$ 1.54
Halton Hills	\$ 0.78	\$ 0.91	\$ 1.69
Caledon	\$ 0.57	\$ 1.12	\$ 1.69
Brantford	\$ 1.03	\$ 0.71	\$ 1.74
Whitby	\$ 0.99	\$ 0.83	\$ 1.82
Timmins	\$ 1.50	\$ 1.07	\$ 2.57
Group Average	\$ 0.67	\$ 0.66	\$ 1.33

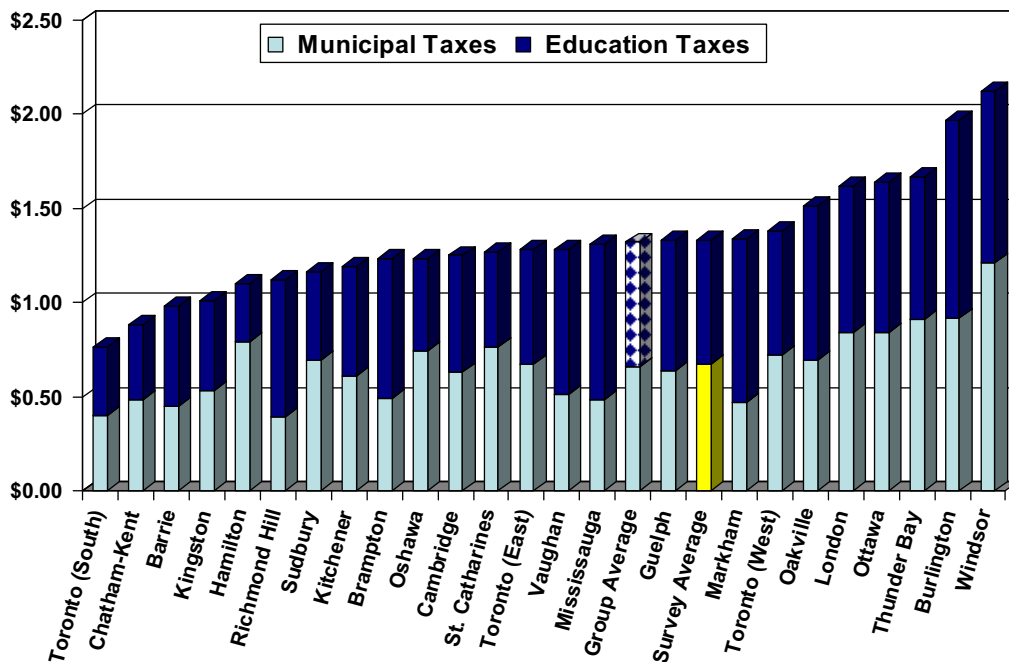


Large Industrial Comparisons

Large Industrial Property Taxes - Municipalities with populations greater than 100,000

Taxes per Sq. Ft.

Municipality	2004 Municipal	2004 Education	2004 Taxes
Toronto (South)	\$ 0.40	\$ 0.36	\$ 0.76
Chatham-Kent	\$ 0.48	\$ 0.40	\$ 0.88
Barrie	\$ 0.45	\$ 0.53	\$ 0.98
Kingston	\$ 0.53	\$ 0.48	\$ 1.02
Hamilton	\$ 0.79	\$ 0.31	\$ 1.10
Richmond Hill	\$ 0.39	\$ 0.73	\$ 1.12
Sudbury	\$ 0.69	\$ 0.47	\$ 1.16
Kitchener	\$ 0.61	\$ 0.58	\$ 1.19
Brampton	\$ 0.49	\$ 0.74	\$ 1.23
Oshawa	\$ 0.74	\$ 0.49	\$ 1.24
Cambridge	\$ 0.63	\$ 0.62	\$ 1.24
St. Catharines	\$ 0.76	\$ 0.51	\$ 1.27
Toronto (East)	\$ 0.67	\$ 0.61	\$ 1.28
Vaughan	\$ 0.51	\$ 0.77	\$ 1.28
Mississauga	\$ 0.48	\$ 0.83	\$ 1.31
Guelph	\$ 0.64	\$ 0.69	\$ 1.33
Markham	\$ 0.47	\$ 0.87	\$ 1.34
Toronto (West)	\$ 0.72	\$ 0.66	\$ 1.38
Oakville	\$ 0.69	\$ 0.82	\$ 1.51
London	\$ 0.84	\$ 0.78	\$ 1.62
Ottawa	\$ 0.84	\$ 0.80	\$ 1.64
Thunder Bay	\$ 0.91	\$ 0.76	\$ 1.67
Burlington	\$ 0.92	\$ 1.05	\$ 1.97
Windsor	\$ 1.21	\$ 0.91	\$ 2.13
Group Average	\$ 0.66	\$ 0.66	\$ 1.32



Industrial - Standard					
Municipality	CVA per unit Ranking	2004 Municipal Taxes Per Sq.Ft.	2004 Education Taxes Per Sq.Ft.	2004 Total Taxes Per Sq.Ft.	Relative Tax Burden Ranking
Kawartha Lakes	low	\$ 0.42	\$ 0.49	\$ 0.91	low
Orillia	low	\$ 0.44	\$ 0.50	\$ 0.94	low
Collingwood	low	\$ 0.40	\$ 0.61	\$ 1.01	low
North Bay	low	\$ 0.56	\$ 0.54	\$ 1.10	low
Barrie	mid	\$ 0.53	\$ 0.62	\$ 1.15	low
St. Thomas	low	\$ 0.59	\$ 0.56	\$ 1.15	low
Norfolk	low	\$ 0.50	\$ 0.72	\$ 1.22	low
Kingston	low	\$ 0.66	\$ 0.60	\$ 1.26	low
Midland	low	\$ 0.56	\$ 0.71	\$ 1.28	low
Aurora	high	\$ 0.48	\$ 0.80	\$ 1.29	low
Port Colborne	low	\$ 0.79	\$ 0.52	\$ 1.31	low
Sarnia	low	\$ 0.72	\$ 0.63	\$ 1.35	low
King	mid	\$ 0.51	\$ 0.87	\$ 1.38	low
Fort Erie	low	\$ 0.80	\$ 0.62	\$ 1.42	low
Pelham	low	\$ 0.78	\$ 0.65	\$ 1.43	low
Niagara-on-the-Lake	mid	\$ 0.70	\$ 0.75	\$ 1.45	low
Kitchener	low	\$ 0.76	\$ 0.74	\$ 1.50	low
Cornwall	low	\$ 0.91	\$ 0.60	\$ 1.51	low
Orangeville	low	\$ 0.77	\$ 0.76	\$ 1.54	low
Cobourg	low	\$ 0.83	\$ 0.71	\$ 1.54	low
Leamington	mid	\$ 0.75	\$ 0.80	\$ 1.56	low
Georgina	high	\$ 0.68	\$ 0.90	\$ 1.58	low
East Gwillimbury	high	\$ 0.61	\$ 0.99	\$ 1.60	mid
Clarington	mid	\$ 0.86	\$ 0.76	\$ 1.62	mid
Lincoln	low	\$ 0.93	\$ 0.75	\$ 1.68	mid
Penetanguishene	mid	\$ 0.74	\$ 0.96	\$ 1.69	mid
West Lincoln	low	\$ 0.99	\$ 0.72	\$ 1.72	mid
Vaughan	high	\$ 0.71	\$ 1.02	\$ 1.72	mid
Guelph	mid	\$ 0.83	\$ 0.90	\$ 1.73	mid
Welland	low	\$ 1.09	\$ 0.64	\$ 1.73	mid
Halton Hills	mid	\$ 0.81	\$ 0.95	\$ 1.76	mid
Whitchurch-Stouffville	high	\$ 0.64	\$ 1.15	\$ 1.79	mid
Waterloo	mid	\$ 0.90	\$ 0.94	\$ 1.84	mid
Cambridge	mid	\$ 0.96	\$ 0.95	\$ 1.91	mid
Brampton	high	\$ 0.78	\$ 1.17	\$ 1.95	mid
Timmins	mid	\$ 1.16	\$ 0.82	\$ 1.98	mid
London	low	\$ 1.03	\$ 0.96	\$ 1.99	mid
Whitby	high	\$ 1.05	\$ 0.97	\$ 2.03	mid
Thorold	low	\$ 1.20	\$ 0.84	\$ 2.04	mid
Oshawa	mid	\$ 1.23	\$ 0.82	\$ 2.05	mid
Burlington	high	\$ 0.97	\$ 1.09	\$ 2.06	mid
Pickering	high	\$ 1.11	\$ 0.96	\$ 2.07	mid
Brantford	low	\$ 1.21	\$ 0.86	\$ 2.07	mid
Markham	high	\$ 0.72	\$ 1.36	\$ 2.08	mid
Newmarket	high	\$ 0.79	\$ 1.29	\$ 2.08	mid
Mississauga	high	\$ 0.76	\$ 1.33	\$ 2.10	high
Grimsby	mid	\$ 1.19	\$ 0.91	\$ 2.10	high
Peterborough	mid	\$ 1.17	\$ 1.02	\$ 2.18	high
Richmond Hill	high	\$ 0.76	\$ 1.42	\$ 2.18	high
Thunder Bay	mid	\$ 1.18	\$ 1.03	\$ 2.21	high
Tay	high	\$ 0.88	\$ 1.35	\$ 2.22	high
Stratford	mid	\$ 1.23	\$ 1.00	\$ 2.24	high
Caledon	high	\$ 0.76	\$ 1.49	\$ 2.24	high
Milton	high	\$ 0.97	\$ 1.30	\$ 2.26	high
St. Catharines	mid	\$ 1.38	\$ 0.93	\$ 2.31	high
Oakville	high	\$ 1.09	\$ 1.27	\$ 2.36	high
Toronto (North)	high	\$ 1.24	\$ 1.13	\$ 2.37	high
Toronto (South)	high	\$ 1.24	\$ 1.14	\$ 2.38	high
Sudbury	mid	\$ 1.43	\$ 0.98	\$ 2.40	high
Wainfleet	mid	\$ 1.44	\$ 0.97	\$ 2.41	high
Hamilton	mid	\$ 1.61	\$ 0.81	\$ 2.42	high
Niagara Falls	mid	\$ 1.39	\$ 1.07	\$ 2.46	high
Chatham-Kent	mid	\$ 1.38	\$ 1.14	\$ 2.52	high
Ottawa	high	\$ 1.36	\$ 1.29	\$ 2.65	high
Toronto (West)	high	\$ 1.47	\$ 1.34	\$ 2.81	high
Windsor	mid	\$ 1.61	\$ 1.21	\$ 2.82	high
Toronto (East)	high	\$ 1.88	\$ 1.71	\$ 3.59	high
Average		\$ 0.94	\$ 0.93	\$ 1.87	
Median		\$ 0.86	\$ 0.93	\$ 1.91	
Min		\$ 0.40	\$ 0.49	\$ 0.91	
Max		\$ 1.88	\$ 1.71	\$ 3.59	

Industrial Comparisons - Standard Industrial

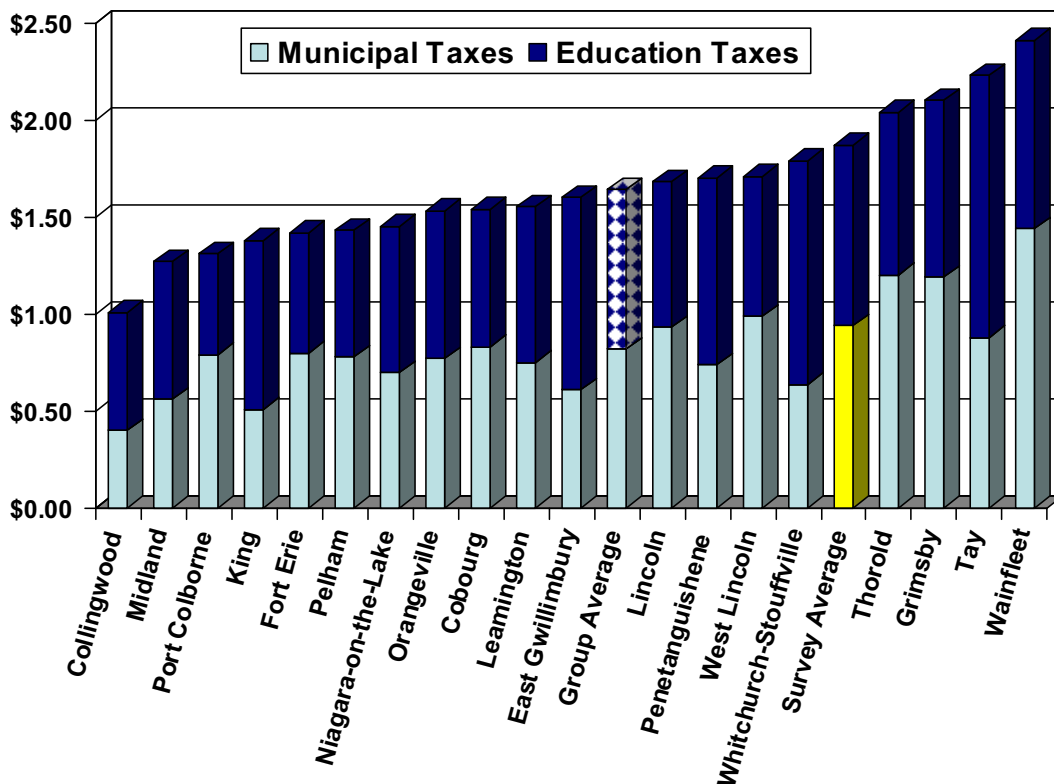
Trends and General Observations - Standard Industrial

- 64 of the 66 municipalities are represented in the standard industrial comparison
- The standard industrial properties have an average current value assessment per square foot of \$41 with a range of \$19 to \$80 per square foot
- Education rates are determined by the Province and are not uniform - as such, the addition of industrial education rates changes the relative position of properties
- The average total taxes of the survey is \$1.87 per square foot

Standard Industrial Comparisons

Standard Industrial Property Taxes - Municipalities with populations less than 30,000 Taxes per Sq. Ft.

Municipality	2004	2004	2004 Total Taxes
	Municipal Taxes	Education Taxes	
Collingwood	\$ 0.40	\$ 0.61	\$ 1.01
Midland	\$ 0.56	\$ 0.71	\$ 1.28
Port Colborne	\$ 0.79	\$ 0.52	\$ 1.31
King	\$ 0.51	\$ 0.87	\$ 1.38
Fort Erie	\$ 0.80	\$ 0.62	\$ 1.42
Pelham	\$ 0.78	\$ 0.65	\$ 1.43
Niagara-on-the-Lake	\$ 0.70	\$ 0.75	\$ 1.45
Orangeville	\$ 0.77	\$ 0.76	\$ 1.54
Cobourg	\$ 0.83	\$ 0.71	\$ 1.54
Leamington	\$ 0.75	\$ 0.80	\$ 1.56
East Gwillimbury	\$ 0.61	\$ 0.99	\$ 1.60
Lincoln	\$ 0.93	\$ 0.75	\$ 1.68
Penetanguishene	\$ 0.74	\$ 0.96	\$ 1.69
West Lincoln	\$ 0.99	\$ 0.72	\$ 1.72
Whitchurch-Stouffville	\$ 0.64	\$ 1.15	\$ 1.79
Thorold	\$ 1.20	\$ 0.84	\$ 2.04
Grimsby	\$ 1.19	\$ 0.91	\$ 2.10
Tay	\$ 0.88	\$ 1.35	\$ 2.22
Wainfleet	\$ 1.44	\$ 0.97	\$ 2.41
Group Average	\$ 0.82	\$ 0.82	\$ 1.64

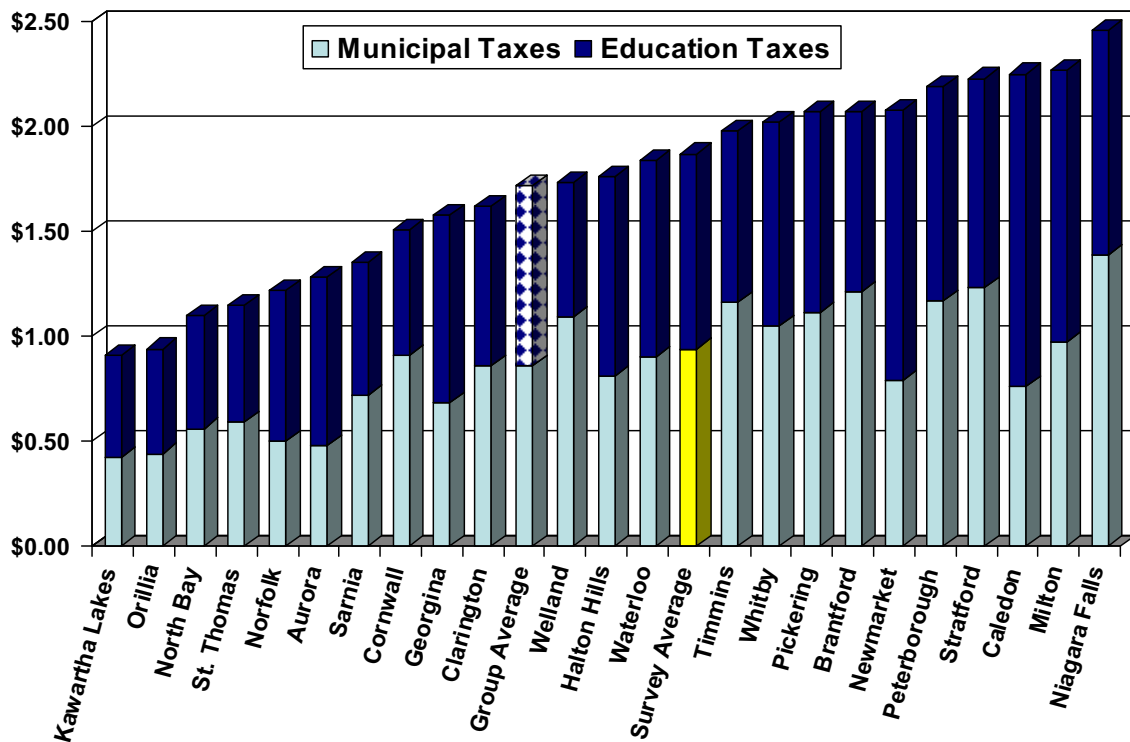


Standard Industrial Comparisons

Standard Industrial Property Taxes - Municipalities with populations between 30,000– 99,999

Taxes per Sq. Ft.

Municipality	2004 Municipal Taxes	2004 Education Taxes	2004 Total Taxes
Kawartha Lakes	\$ 0.42	\$ 0.49	\$ 0.91
Orillia	\$ 0.44	\$ 0.50	\$ 0.94
North Bay	\$ 0.56	\$ 0.54	\$ 1.10
St. Thomas	\$ 0.59	\$ 0.56	\$ 1.15
Norfolk	\$ 0.50	\$ 0.72	\$ 1.22
Aurora	\$ 0.48	\$ 0.80	\$ 1.29
Sarnia	\$ 0.72	\$ 0.63	\$ 1.35
Cornwall	\$ 0.91	\$ 0.60	\$ 1.51
Georgina	\$ 0.68	\$ 0.90	\$ 1.58
Clarington	\$ 0.86	\$ 0.76	\$ 1.62
Welland	\$ 1.09	\$ 0.64	\$ 1.73
Halton Hills	\$ 0.81	\$ 0.95	\$ 1.76
Waterloo	\$ 0.90	\$ 0.94	\$ 1.84
Timmins	\$ 1.16	\$ 0.82	\$ 1.98
Whitby	\$ 1.05	\$ 0.97	\$ 2.03
Pickering	\$ 1.11	\$ 0.96	\$ 2.07
Brantford	\$ 1.21	\$ 0.86	\$ 2.07
Newmarket	\$ 0.79	\$ 1.29	\$ 2.08
Peterborough	\$ 1.17	\$ 1.02	\$ 2.18
Stratford	\$ 1.23	\$ 1.00	\$ 2.24
Caledon	\$ 0.76	\$ 1.49	\$ 2.24
Milton	\$ 0.97	\$ 1.30	\$ 2.26
Niagara Falls	\$ 1.39	\$ 1.07	\$ 2.46
Group Average	\$ 0.86	\$ 0.86	\$ 1.72

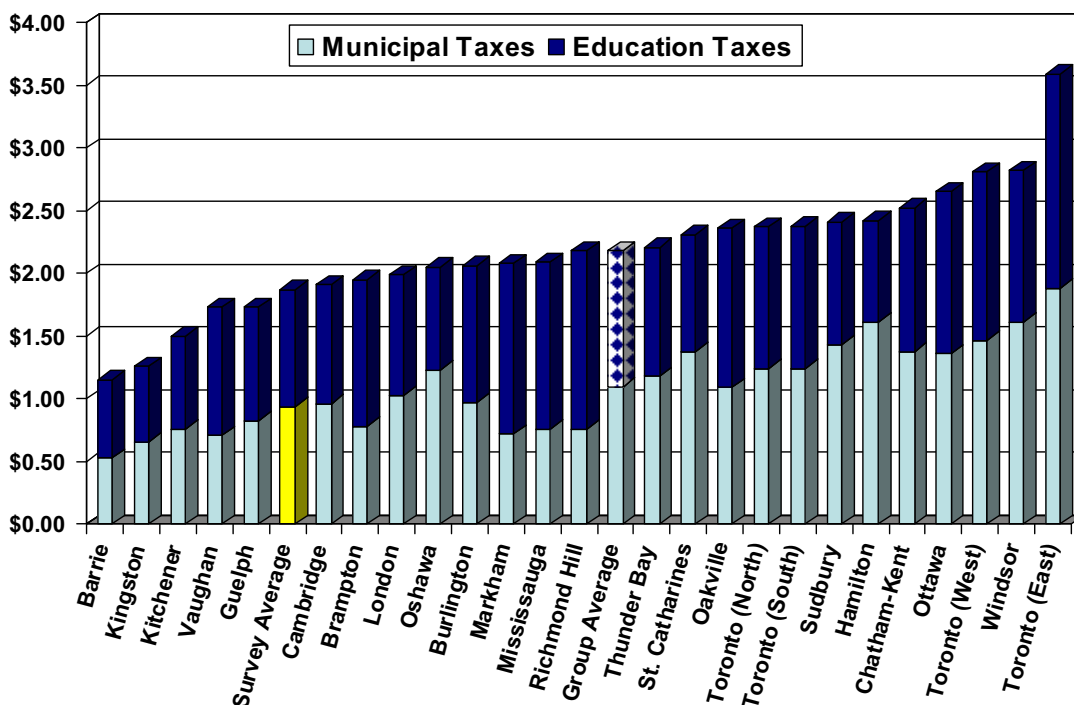


Standard Industrial Comparisons

Standard Industrial Property Taxes - Municipalities with populations greater than 100,000

Taxes per Sq. Ft.

Municipality	2004 Municipal Taxes	2004 Education Taxes	2004 Total Taxes
Barrie	\$ 0.53	\$ 0.62	\$ 1.15
Kingston	\$ 0.66	\$ 0.60	\$ 1.26
Kitchener	\$ 0.76	\$ 0.74	\$ 1.50
Vaughan	\$ 0.71	\$ 1.02	\$ 1.72
Guelph	\$ 0.83	\$ 0.90	\$ 1.73
Cambridge	\$ 0.96	\$ 0.95	\$ 1.91
Brampton	\$ 0.78	\$ 1.17	\$ 1.95
London	\$ 1.03	\$ 0.96	\$ 1.99
Oshawa	\$ 1.23	\$ 0.82	\$ 2.05
Burlington	\$ 0.97	\$ 1.09	\$ 2.06
Markham	\$ 0.72	\$ 1.36	\$ 2.08
Mississauga	\$ 0.76	\$ 1.33	\$ 2.10
Richmond Hill	\$ 0.76	\$ 1.42	\$ 2.18
Thunder Bay	\$ 1.18	\$ 1.03	\$ 2.21
St. Catharines	\$ 1.38	\$ 0.93	\$ 2.31
Oakville	\$ 1.09	\$ 1.27	\$ 2.36
Toronto (North)	\$ 1.24	\$ 1.13	\$ 2.37
Toronto (South)	\$ 1.24	\$ 1.14	\$ 2.38
Sudbury	\$ 1.43	\$ 0.98	\$ 2.40
Hamilton	\$ 1.61	\$ 0.81	\$ 2.42
Chatham-Kent	\$ 1.38	\$ 1.14	\$ 2.52
Ottawa	\$ 1.36	\$ 1.29	\$ 2.65
Toronto (West)	\$ 1.47	\$ 1.34	\$ 2.81
Windsor	\$ 1.61	\$ 1.21	\$ 2.82
Toronto (East)	\$ 1.88	\$ 1.71	\$ 3.59
Group Average	\$ 1.10	\$ 1.08	\$ 2.18



Industrial Summary

Note that the blended ranking is for Standard Industrial and Large Industrial only.

Industrial - Summary Municipality	Vac. Land Relative Tax Burden Ranking	Standard Relative Tax Burden Ranking	Large Relative Tax Burden Ranking	Relative Tax Burden Ranking Blended
Aurora	high	low	low	low
Barrie	mid	low	low	low
Brampton	high	mid	mid	mid
Brantford	mid	mid	high	mid-high
Burlington	high	mid	high	mid-high
Caledon	high	high	high	high
Cambridge	mid	mid	mid	mid
Chatham-Kent	low	high	low	mid
Clarington	low	mid	low	low-mid
Cobourg	low	low	mid	low-mid
Collingwood	mid	low	low	low
Cornwall	low	low	high	mid
East Gwillimbury	low	mid	low	low-mid
Fort Erie	low	low	low	low
Georgina	mid	low	low	low
Grimsby	high	high	high	high
Guelph	mid	mid	mid	mid
Halton Hills	high	mid	high	mid-high
Hamilton	high	high	low	mid
Kawartha Lakes		low	low	low
King	mid	low		low
Kingston	mid	low	low	low
Kitchener	mid	low	mid	low-mid
Leamington	low	low	high	mid
Lincoln	mid	mid		mid
London	mid	mid	high	mid-high
Markham	high	mid	mid	mid
Midland	low	low	high	mid
Milton	high	high	mid	mid-high
Mississauga	high	high	mid	mid-high
Newmarket	mid	mid	mid	mid
Niagara Falls	mid	high	low	mid
Niagara-on-the-Lake	mid	low	low	low
Norfolk	low	low	low	low
North Bay	low	low	low	low
Oakville	high	high	high	high
Orangeville	mid	low	low	low
Orillia	low	low	mid	low-mid
Oshawa	high	mid	mid	mid
Ottawa	high	high	high	high
Pelham		low		low
Penetanguishene	low	mid		mid
Peterborough	mid	high	high	high
Pickering	high	mid	mid	mid
Port Colborne	low	low	high	mid
Richmond Hill	high	high	low	mid
Sarnia	low	low	high	mid
St. Catharines	high	high	mid	mid-high
St. Thomas	low	low		low
Stratford	low	high	mid	mid-high
Sudbury	low	high	mid	mid-high
Tay	low	high		high
Thorold	mid	mid	high	mid-high
Thunder Bay	high	high	high	mid-high
Timmins	low	mid	high	mid-high
Tiny				
Toronto (East)		high	mid	mid-high
Toronto (North)		high		high
Toronto (South)		high	low	mid
Toronto (West)		high	mid	mid-high
Vaughan	high	mid	mid	mid
Wainfleet		high		high
Wasaga Beach				
Waterloo	mid	mid	high	mid-high
Welland	mid	mid	mid	mid
West Lincoln	low	mid	low	low-mid
Whitby	high	mid	high	mid-high
Whitchurch-Stouffville	mid	mid	mid	mid
Windsor	high	high	high	high

Industrial Comparisons - Summary (Blended Standard Industrial and Large Industrial)

Low	Low-Mid	Mid	Mid High	High
Aurora	Clarington	Brampton	Brantford	Caledon
Barrie	Cobourg	Cambridge	Burlington	Grimsby
Collingwood	East Gwillimbury	Chatham-Kent	Halton Hills	Oakville
Fort Erie	Kitchener	Cornwall	London	Ottawa
Georgina	Orillia	Guelph	Milton	Peterborough
Kawartha Lakes	West Lincoln	Hamilton	Mississauga	Tay
King		Leamington	St. Catharines	Toronto (North)
Kingston		Lincoln	Stratford	Wainfleet
Niagara-on-the-Lake		Markham	Sudbury	Windsor
Norfolk		Midland	Thorold	
North Bay		Newmarket	Thunder Bay	
Orangeville		Niagara Falls	Timmins	
Pelham		Oshawa	Toronto (East)	
St. Thomas		Penetanguishene	Toronto (West)	
		Pickering	Waterloo	
		Port Colborne	Whitby	
		Richmond Hill		
		Sarnia		
		Toronto (South)		
		Vaughan		
		Welland		
		Whitchurch-Stouffville		

Industrial Comparisons - Summary Vacant Land

Low	Mid	High
Chatham-Kent	Barrie	Aurora
Clarington	Brantford	Brampton
Cobourg	Cambridge	Burlington
Cornwall	Collingwood	Caledon
East Gwillimbury	Georgina	Grimsby
Fort Erie	Guelph	Halton Hills
Leamington	King	Hamilton
Midland	Kingston	Markham
Norfolk	Kitchener	Milton
North Bay	Lincoln	Mississauga
Orillia	London	Oakville
Penetanguishene	Newmarket	Oshawa
Port Colborne	Niagara Falls	Ottawa
Sarnia	Niagara-on-the-Lake	Pickering
St. Thomas	Orangeville	Richmond Hill
Stratford	Peterborough	St. Catharines
Sudbury	Thorold	Thunder Bay
Tay	Waterloo	Vaughan
Timmins	Welland	Whitby
West Lincoln	Whitchurch-Stouffville	Windsor

Comparison of Relative Tax Burdens— Summary

Summary Municipality	Relative Tax Burden Ranking Blended Residential	Relative Tax Burden Ranking Blended Multi-Resid.	Relative Tax Burden Ranking Blended Commercial	Relative Tax Burden Ranking Blended Industrial
Aurora	mid-high	low	low-mid	low
Barrie	low-mid	low	mid-high	low
Brampton	mid-high	mid	mid	mid
Brantford	low-mid	mid	mid	mid-high
Burlington	mid-high	mid-high	mid	mid-high
Caledon	mid	low	mid	high
Cambridge	mid	mid	high	mid
Chatham-Kent	low-mid	mid	mid	mid
Clarington	low-mid	high	low-mid	low-mid
Cobourg	low-mid	high	mid	low-mid
Collingwood	mid-high	mid	low	low
Cornwall	mid	high	mid-high	mid
East Gwillimbury	mid	low	low	low-mid
Fort Erie	low	low-mid	low-mid	low
Georgina	mid	low	low	low
Grimsby	mid-high	low-mid	low-mid	high
Guelph	low-mid	high	mid-high	mid
Halton Hills	mid	mid	low	mid-high
Hamilton	mid-high	mid-high	mid-high	mid
Kawartha Lakes	low	mid	low	low
King	high	low	mid	low
Kingston	low	mid-high	mid-high	low
Kitchener	low-mid	high	mid-high	low-mid
Leamington	low	low	low-mid	mid
Lincoln	mid-high	low	low-mid	mid
London	mid-high	mid	high	mid-high
Markham	high	low	mid	mid
Midland	mid-high	mid	low	mid
Milton	low-mid	low-mid	low	mid-high
Mississauga	mid	low-mid	mid	mid-high
Newmarket	mid	low	low	mid
Niagara Falls	mid	low	mid	mid
Niagara-on-the-Lake	mid-high	low	mid	low
Norfolk	low-mid	low	low-mid	low
North Bay	low	mid	mid-high	low
Oakville	high	high	mid-high	high
Orangeville	mid-high	high	mid	low
Orillia	low-mid	low-mid	mid	low-mid
Oshawa	mid-high	high	low-mid	mid
Ottawa	mid-high	mid	mid-high	high
Pelham	mid-high	low-mid	low	low
Penetanguishene	mid	mid	low	mid
Peterborough	low-mid	mid-high	mid-high	high
Pickering	mid-high	high	high	mid
Port Colborne	mid-high	mid	mid	mid
Richmond Hill	mid-high	low	mid	mid
Sarnia	low-mid	mid-high	low-mid	mid
St. Catharines	high	high	mid	mid-high
St. Thomas	mid	mid	mid	low
Stratford	low	low	mid	mid-high
Sudbury	low-mid	low	mid	mid-high
Tay	low		low	high
Thorold	low	low-mid	mid-high	mid-high
Thunder Bay	mid-high	mid-high	mid-high	mid-high
Timmins	low-mid	low	low-mid	mid-high
Tiny	low	low		
Toronto (East)	low	high	high	mid-high
Toronto (North)	mid-high	high	high	high
Toronto (South)	high	high	high	mid
Toronto (West)	mid-high	high	high	mid-high
Vaughan	mid-high	low	mid-high	mid
Wainfleet	low	low	low	high
Wasaga Beach	low	low	low	
Waterloo	mid-high	high	mid-high	mid-high
Welland	mid	mid-high	low-mid	mid
West Lincoln	mid	mid	low	low-mid
Whitby	mid-high	mid-high	mid-high	mid-high
Whitchurch-Stouffville	mid-high	low	low	mid
Windsor	mid-high	high	mid-high	high

Farmland Property Taxes

BMA received requests during the last few years to include a relative tax burden analysis for Farmland properties. The approach undertaken was to contact MPAC to provide the CVA per acre for Class 1 and Class 6 farmland properties to provide the full range of Farmland taxes across the survey. The survey focused on those municipalities with a reasonable proportion of Farmland assessment composition.

Class 1 Farmland property is described as being the highest quality with good drainage, high quality loam texture, is nearly level and there are no physical limitations to the ability to farm the land.

Class 6 Farmland property is described as lower quality land with steep slopes, severe erosion, shallow soil and features that make cultivation impractical.



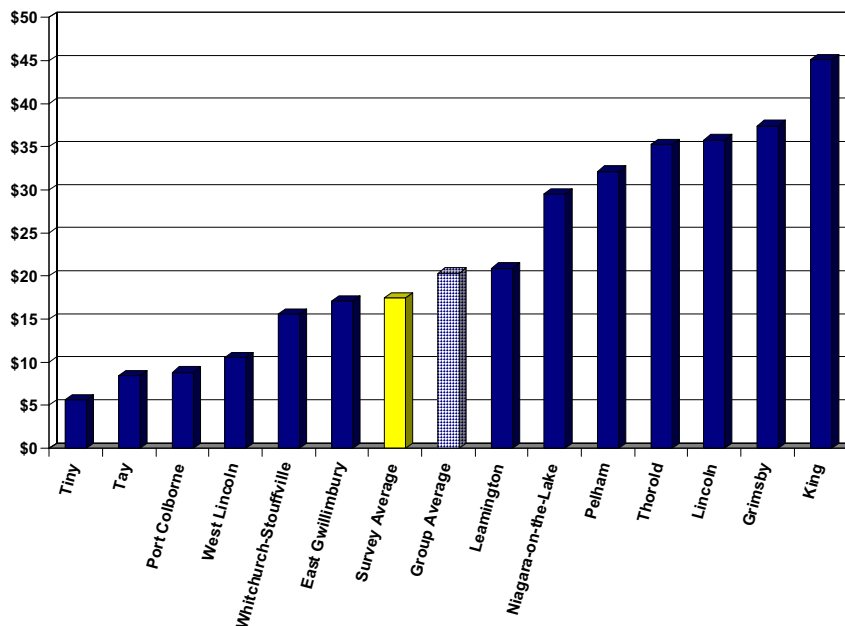
**Farmland
Property Taxes**

Municipality	CVA Class 1 Farmland	Taxes Per Acre Class 1 farmland	CVA Class 6 Farmland	Taxes Per Acre Class 6 Farmland
Aurora	\$ 5,900	\$ 16.44	\$ 950	\$ 2.65
Brampton	\$ 6,900	\$ 20.65	\$ 1,100	\$ 3.29
Burlington	\$ 6,900	\$ 18.83	\$ 1,100	\$ 3.00
Caledon	\$ 5,000	\$ 12.28	\$ 800	\$ 1.97
Cambridge	\$ 4,100	\$ 14.27	\$ 650	\$ 2.26
Chatham-Kent	\$ 5,325	\$ 21.06	\$ 850	\$ 3.36
Clarington	\$ 4,350	\$ 14.30	\$ 700	\$ 2.30
Collingwood	\$ 2,100	\$ 7.15	\$ 325	\$ 1.11
East Gwillimbury	\$ 6,000	\$ 17.12	\$ 2,100	\$ 5.99
Fort Erie	\$ 1,925	\$ 7.66	\$ 300	\$ 1.19
Georgina	\$ 6,000	\$ 19.91	\$ 2,100	\$ 6.97
Grimsby	\$ 9,500	\$ 37.44	\$ 1,525	\$ 6.01
Halton Hills	\$ 5,000	\$ 13.32	\$ 800	\$ 2.13
Hamilton	\$ 4,400	\$ 16.90	\$ 700	\$ 2.69
Kawartha Lakes	\$ 2,475	\$ 9.12	\$ 400	\$ 1.47
King	\$ 16,500	\$ 45.09	\$ 5,700	\$ 15.58
Kingston	\$ 1,400	\$ 5.32	\$ 150	\$ 0.57
Kitchener	\$ 4,100	\$ 14.55	\$ 650	\$ 2.31
Leamington	\$ 5,750	\$ 20.90	\$ 925	\$ 3.36
Lincoln	\$ 9,500	\$ 35.81	\$ 1,525	\$ 5.75
London	\$ 5,325	\$ 20.95	\$ 850	\$ 3.34
Markham	\$ 6,900	\$ 17.82	\$ 1,100	\$ 2.84
Milton	\$ 5,000	\$ 12.07	\$ 800	\$ 1.93
Niagara Falls	\$ 3,300	\$ 12.92	\$ 525	\$ 2.06
Niagara-on-the-Lake	\$ 9,500	\$ 29.49	\$ 1,525	\$ 4.73
Norfolk	\$ 2,975	\$ 10.61	\$ 475	\$ 1.69
Oshawa	\$ 6,300	\$ 25.88	\$ 1,000	\$ 4.11
Ottawa	\$ 1,925	\$ 4.94	\$ 200	\$ 0.51
Pelham	\$ 8,400	\$ 32.13	\$ 1,350	\$ 5.16
Pickering	\$ 6,300	\$ 20.89	\$ 1,000	\$ 3.32
Port Colborne	\$ 1,925	\$ 8.84	\$ 300	\$ 1.38
Richmond Hill	\$ 6,900	\$ 17.83	\$ 1,100	\$ 2.84
Sarnia	\$ 5,325	\$ 21.03	\$ 850	\$ 3.36
St. Catharines	\$ 9,500	\$ 41.77	\$ 1,525	\$ 6.71
St. Thomas	\$ 3,975	\$ 16.06	\$ 625	\$ 2.53
Stratford	\$ 4,875	\$ 17.24	\$ 775	\$ 2.74
Tay	\$ 2,500	\$ 8.40	\$ 400	\$ 1.34
Thorold	\$ 8,400	\$ 35.24	\$ 1,350	\$ 5.66
Timmins	\$ 825	\$ 4.00	\$ 75	\$ 0.36
Tiny	\$ 2,500	\$ 5.60	\$ 400	\$ 0.90
Vaughan	\$ 6,900	\$ 17.46	\$ 1,100	\$ 2.78
Wainfleet	\$ 1,925	\$ 8.34	\$ 300	\$ 1.30
Welland	\$ 3,300	\$ 15.60	\$ 525	\$ 2.48
West Lincoln	\$ 2,650	\$ 10.54	\$ 425	\$ 1.69
Whitby	\$ 6,300	\$ 21.56	\$ 1,000	\$ 3.42
Whitchurch-Stouffville	\$ 5,900	\$ 15.59	\$ 950	\$ 2.51
Average	\$ 5,277	\$ 17.47	\$ 954	\$ 3.10
Median	\$ 5,163	\$ 16.67	\$ 825	\$ 2.67
Min	\$ 825	\$ 4.00	\$ 75	\$ 0.36
Max	\$ 16,500	\$ 45.09	\$ 5,700	\$ 15.58

Class 1 Farmland Property Taxes

- Municipalities with populations less than 30,000 – taxes per acre

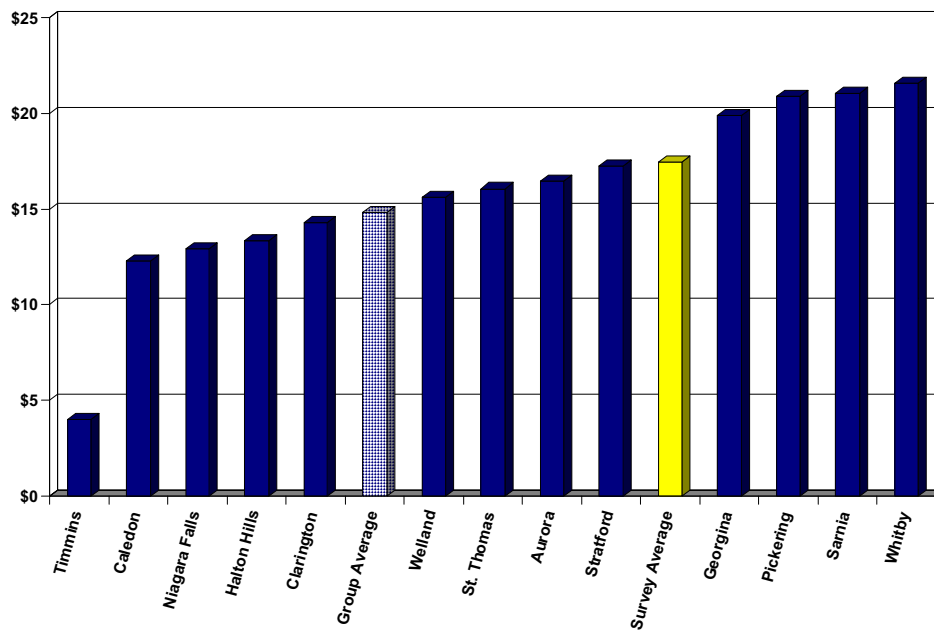
Municipality	Taxes Per Acre Class 1 Farmland
Tiny	\$ 5.60
Collingwood	\$ 7.15
Fort Erie	\$ 7.66
Wainfleet	\$ 8.34
Tay	\$ 8.40
Port Colborne	\$ 8.84
West Lincoln	\$ 10.54
Whitchurch-Stouffville	\$ 15.59
East Gwillimbury	\$ 17.12
Survey Average	\$ 17.47
Group Average	\$ 20.33
Leamington	\$ 20.90
Niagara-on-the-Lake	\$ 29.49
Pelham	\$ 32.13
Thorold	\$ 35.24
Lincoln	\$ 35.81
Grimsby	\$ 37.44
King	\$ 45.09
Group Average	\$ 20.33



Class 1 Farmland Property Taxes

- Municipalities with populations 30,000—99,999 – taxes per acre

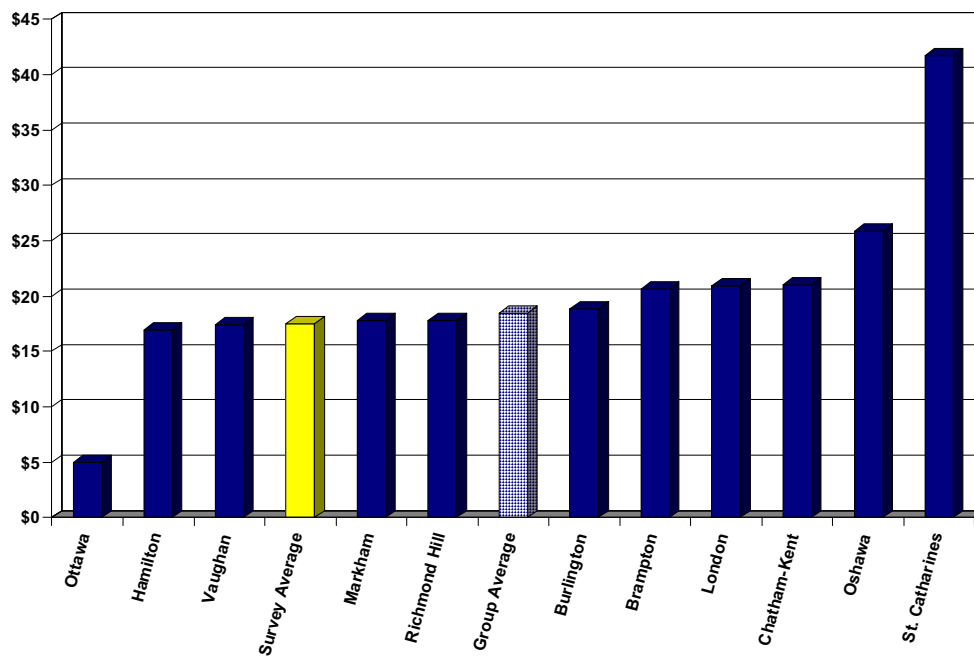
Municipality	Taxes Per Acre Class 1 Farmland
Timmins	\$ 4.00
Kawartha Lakes	\$ 9.12
Norfolk	\$ 10.61
Milton	\$ 12.07
Caledon	\$ 12.28
Niagara Falls	\$ 12.92
Halton Hills	\$ 13.32
Clarington	\$ 14.30
Group Average	\$ 14.83
Welland	\$ 15.60
St. Thomas	\$ 16.06
Aurora	\$ 16.44
Stratford	\$ 17.24
Survey Average	\$ 17.47
Georgina	\$ 19.91
Pickering	\$ 20.89
Sarnia	\$ 21.03
Whitby	\$ 21.56
Group Average	\$ 14.83



Class 1 Farmland Property Taxes

- Municipalities with populations greater than 100,000 –taxes per acre

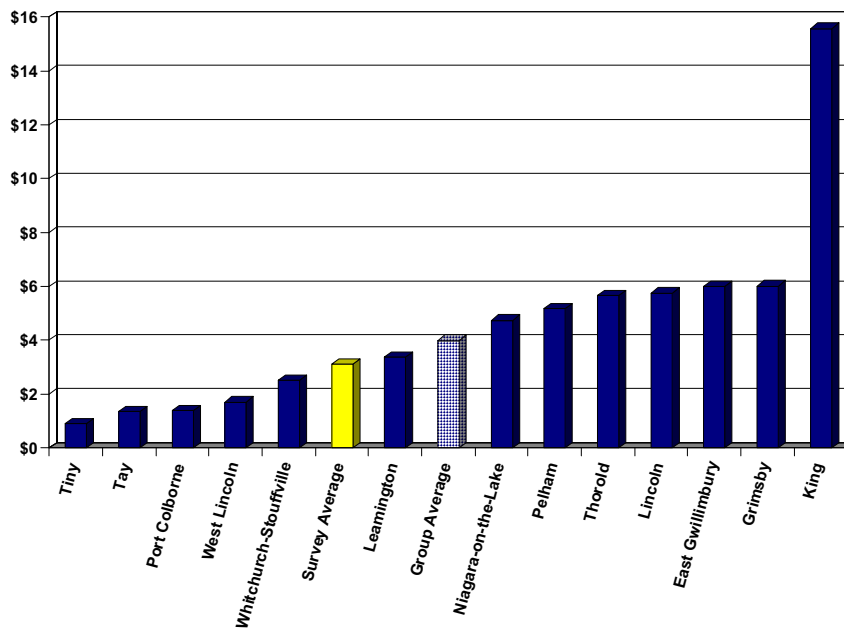
Municipality	Taxes Per Acre Class 1 Farmland
Ottawa	\$ 4.94
Kingston	\$ 5.32
Cambridge	\$ 14.27
Kitchener	\$ 14.55
Hamilton	\$ 16.90
Vaughan	\$ 17.46
Survey Average	\$ 17.47
Markham	\$ 17.82
Richmond Hill	\$ 17.83
Group Average	\$ 18.44
Burlington	\$ 18.83
Brampton	\$ 20.65
London	\$ 20.95
Chatham-Kent	\$ 21.06
Oshawa	\$ 25.88
St. Catharines	\$ 41.77
Group Average	\$ 18.44



Class 6 Farmland Property Taxes

- Municipalities with populations less than 30,000 – taxes per acre

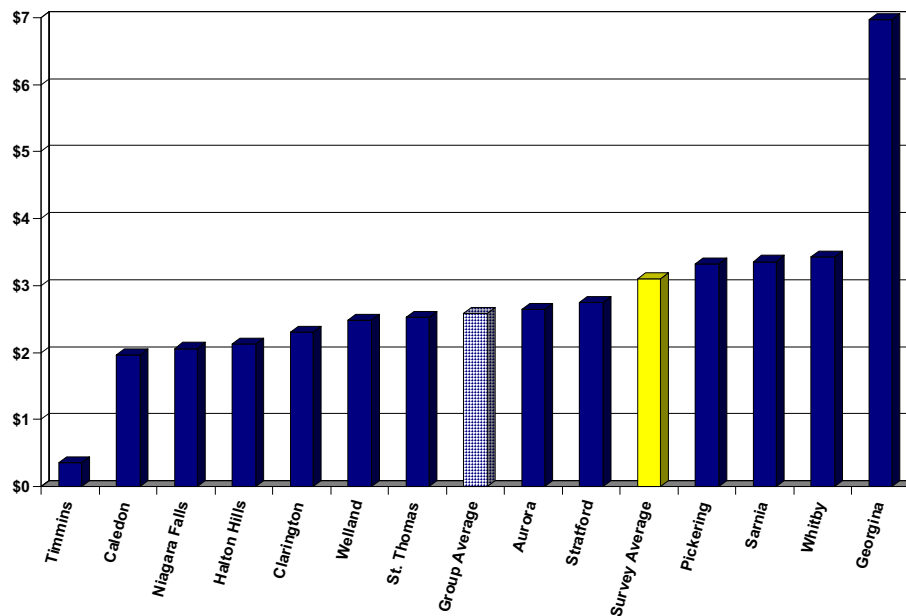
Municipality	Taxes Per Acre Class 6 Farmland
Tiny	\$ 0.90
Collingwood	\$ 1.11
Fort Erie	\$ 1.19
Wainfleet	\$ 1.30
Tay	\$ 1.34
Port Colborne	\$ 1.38
West Lincoln	\$ 1.69
Whitchurch-Stouffville	\$ 2.51
Survey Average	\$ 3.10
Leamington	\$ 3.36
Group Average	\$ 3.98
Niagara-on-the-Lake	\$ 4.73
Pelham	\$ 5.16
Thorold	\$ 5.66
Lincoln	\$ 5.75
East Gwillimbury	\$ 5.99
Grimsby	\$ 6.01
King	\$ 15.58
Group Average	\$ 3.98



Class 6 Farmland Property Taxes

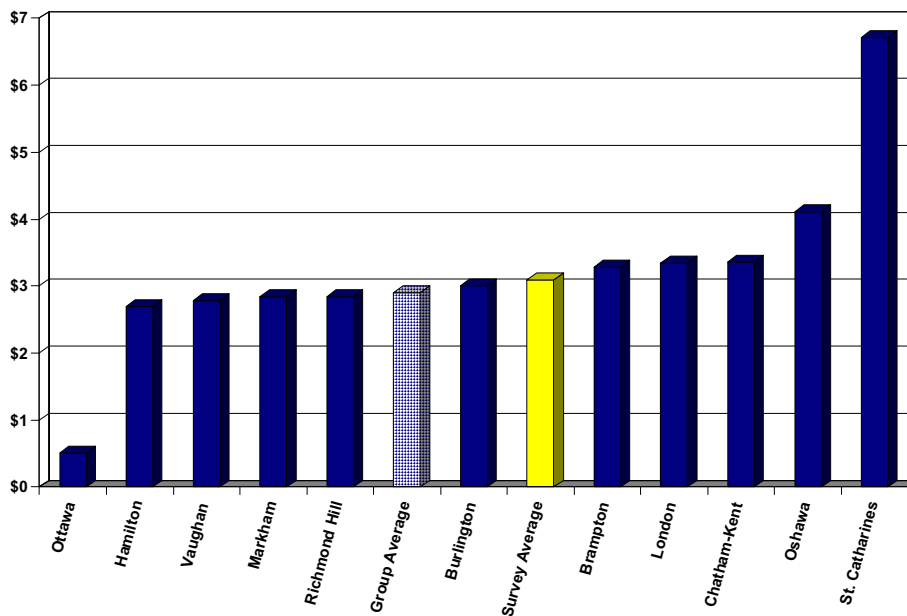
- Municipalities with populations 30,000—99,999 – taxes per acre

Municipality	Taxes Per Acre Class 6 Farmland
Timmins	\$ 0.36
Kawartha Lakes	\$ 1.47
Norfolk	\$ 1.69
Milton	\$ 1.93
Caledon	\$ 1.97
Niagara Falls	\$ 2.06
Halton Hills	\$ 2.13
Clarington	\$ 2.30
Welland	\$ 2.48
St. Thomas	\$ 2.53
Group Average	\$ 2.59
Aurora	\$ 2.65
Stratford	\$ 2.74
Survey Average	\$ 3.10
Pickering	\$ 3.32
Sarnia	\$ 3.36
Whitby	\$ 3.42
Georgina	\$ 6.97
Group Average	\$ 2.59

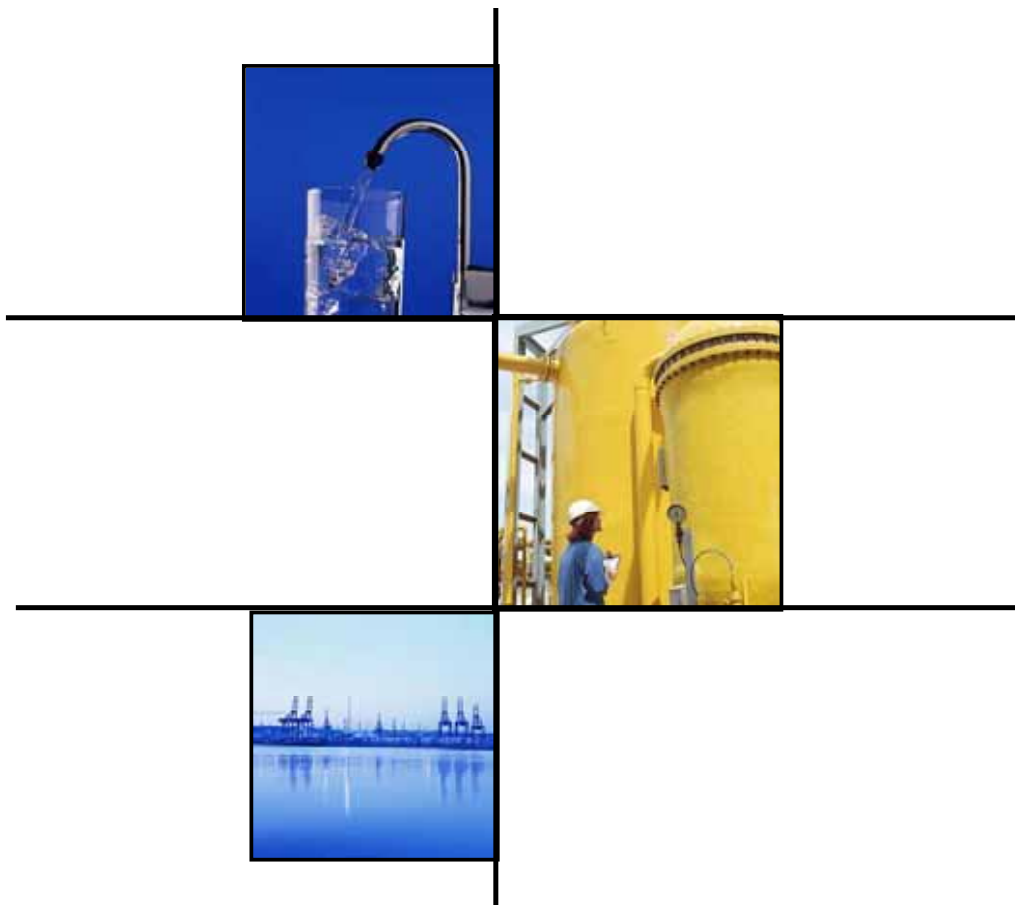


Class 6 Farmland Property Taxes
 - Municipalities with populations greater than 100,000 – taxes per acre

Municipality	Taxes Per Acre Class 6 Farmland
Ottawa	\$ 0.51
Kingston	\$ 0.57
Cambridge	\$ 2.26
Kitchener	\$ 2.31
Hamilton	\$ 2.69
Vaughan	\$ 2.78
Markham	\$ 2.84
Richmond Hill	\$ 2.84
Group Average	\$ 2.90
Burlington	\$ 3.00
Survey Average	\$ 3.10
Brampton	\$ 3.29
London	\$ 3.34
Chatham-Kent	\$ 3.36
Oshawa	\$ 4.11
St. Catharines	\$ 6.71
Group Average	\$ 2.90



Comparison of Water/Sewer Costs



Comparison of Water & Sewer User Costs

The establishment of water and sewer rates is a municipal responsibility and the absence of standard procedures across Ontario has resulted in the evolution of a great variety of rate structure formats. It is important that rates be based on sound policies and principles and that they are defensible by staff and Council. There are recognized processes to be followed in undertaking water/sewer rate studies, published by various industry leaders including the American and Canadian Waterworks Association (AWWA and CWWA). Municipalities however are limited in their options based on the availability of information to calculate class rate structures.

There will be additional requirements for certain types of user fees that will be addressed through separate legislation/regulations. It is anticipated that additional regulations will require a higher level of disclosure and public meetings prior to establishing rates. Bill 175 (Sustainable Water and Sewer Systems Act—SWSSA) addresses requirements for Water/Sewer. SWSSA 2002 focuses on full cost recovery. Full costing includes costs of:

- ◆ Source protection
- ◆ Operating costs
- ◆ Financing costs
- ◆ Renewal, replacement and improvement costs
- ◆ Extraction, treatment and distribution costs
- ◆ Other costs as prescribed

The SWSSA requires a cost recovery plan and requires an auditor's opinion. Additionally, it may involve prescribed capping and ministerial exemptions to capping.

BMA Management Consulting, in partnership with RV Anderson, has undertaken water and sewer rate studies in 2004 on behalf of municipalities. During these studies, our findings are consistent with that of the CWWA which states that despite industry trends in rate making, there is and always will be a lot of variation in rate setting practices given that there is no single rate setting approach or rate structure. Municipalities have different objectives in setting rates including but not limited to:

- Conservation
- Revenue Stability
- Fairness
- Economic Development
- Financial Sufficiency
- Rate Stability
- Ease of Implementation
- Ease of Understanding

According to CWWA, no single rate structure or rate setting approach will suit every situation. The current trend is towards the constant unit charge rate structure with a constant unit volumetric charge and fixed charges based on meter size.

The process typically followed by municipalities in setting water and sewer rates is to:

- Identify Evaluation Criteria/Objectives
- Identify Revenue Requirements For Each Service
- Allocate Costs—Capital, Operating & Maintenance
- Calculate Unit Costs—Allocate fixed and volumetric costs
- Design The Rate Structure—Inclining, Declining, Uniform, # of blocks etc.
- Assess The Effectiveness In Meeting The Objectives
- Assess The Impact On Various Classes And Types Of Users

Fixed Costs/Customer Related - Customer costs vary with the number of customers (active services) or the addition of customers served by a water system. These costs are typically a portion or all of the fixed expenses. Customer costs are related directly to the customer's water service connection and to billing the customers. They include:

- ◆ meter supply and repair
- ◆ billing and collection
- ◆ meter reading
- ◆ service connection and supply
- ◆ overhead/general administration
- ◆ capital related to meter replacement

In addition, it can be argued that the cost of debt service, reserve requirements, capital improvements and depreciation could also be included in the fixed monthly cost.

Municipalities must determine whether to charge separately a fixed cost to its customers and the types of costs that are to be recovered from a monthly charge. These decisions are made as well based on the overall objectives of the municipality. For example, a high allocation to the fixed charge is generally not practical since it results in a volumetric charge that is too low relative to the fixed charge. This is not recommended if water efficiency is an important objective in rate setting. While a high allocation of capital costs to volume will promote water efficiency, there is increased revenue risk brought about by the increased reliance on the volumetric charge to recover fixed costs.

Of the municipalities included in the survey, 39 of the 66 municipalities (59%) charge a monthly fixed charge to their customers to recover customer related costs. The extent to which these fees cover the above noted costs varies across the survey. For example, the monthly fixed cost for a 5/8" metre ranged from \$0-\$36 per month.

A comparison was made of water/sewer costs in each municipality. In order to put into perspective the impact of water/sewer costs on the overall burden to a property owner, typical consumptions were estimated for property types that followed predictable patterns.

With the assistance of a municipal water/sewer service provider, an analysis of consumptions for every property type was undertaken using actual properties (multiple properties) from within each of these property types. As anticipated, consumption patterns were identified in some property types, while other types of properties did not follow predictable patterns.

The analysis of water/sewer costs was completed for the following property types where predictable patterns were identified.

Property Type	Estimated Consumption Per Unit Measure	Metre Size
Residential detached	360 m ³ /year	15-20 mm
Multi-residential high-rise	200 m ³ /unit/year	100 mm
Hotel	290 m ³ /unit/year	100 mm
Motel	170 m ³ /unit/year	50 mm
Office Building	.07 m ³ /sq.ft./year	100 mm
Neighbourhood Shopping Centre	.19 m ³ /sq.ft./year	50 mm

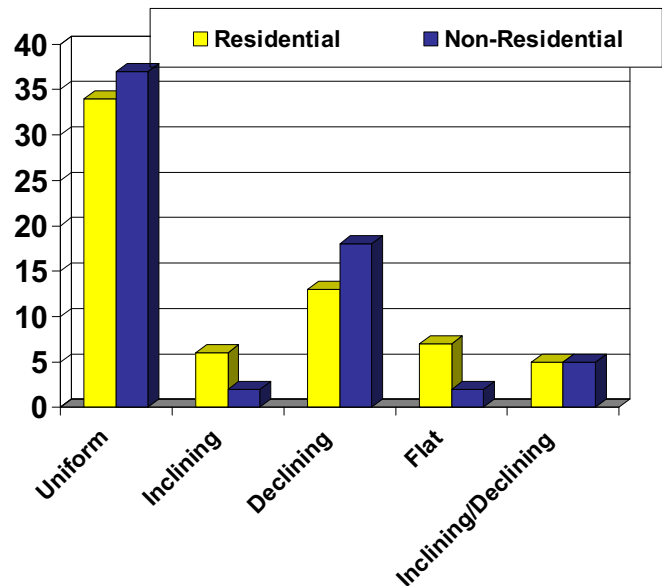
These consumptions were used to estimate the cost of water/sewer services in each of the municipalities included in the survey. These estimates were then layered onto the relative property tax burden. Industrial properties did not follow predictable water/sewer consumption patterns and were therefore excluded from the comparison.

Municipality - Water & Sewer Costs	Residential Average Household	Multi-Res. Highrise Cost per unit	Motel Cost per unit	Hotel Cost per unit	Office Cost per sq.ft.	Neigh. Shopping Cost per sq.ft.
Aurora	\$ 522	\$ 268	\$ 231	\$ 387	\$ 0.09	\$ 0.26
Barrie	\$ 576	\$ 310	\$ 262	\$ 440	\$ 0.11	\$ 0.30
Brampton	\$ 319	\$ 164	\$ 164	\$ 280	\$ 0.07	\$ 0.18
Brantford	\$ 562	\$ 258	\$ 220	\$ 372	\$ 0.09	\$ 0.25
Burlington	\$ 642	\$ 295	\$ 265	\$ 402	\$ 0.13	\$ 0.33
Caledon	\$ 319	\$ 164	\$ 164	\$ 280	\$ 0.07	\$ 0.18
Cambridge	\$ 549	\$ 261	\$ 221	\$ 375	\$ 0.09	\$ 0.25
Chatham-Kent	\$ 564	\$ 207	\$ 184	\$ 192	\$ 0.08	\$ 0.22
Clarington	\$ 544	\$ 226	\$ 188	\$ 293	\$ 0.09	\$ 0.22
Cobourg	\$ 297	N/A	N/A	N/A	N/A	N/A
Collingwood	\$ 794	\$ 320	\$ 272	\$ 446	\$ 0.12	\$ 0.32
Cornwall	\$ 511	\$ 148	\$ 77	\$ 249	\$ 0.05	\$ 0.14
East Gwillimbury	\$ 580	\$ 430	\$ 363	\$ 626	\$ 0.15	\$ 0.40
Fort Erie	\$ 967	\$ 344	\$ 273	\$ 454	\$ 0.14	\$ 0.32
Georgina	\$ 520	\$ 301	\$ 256	\$ 437	\$ 0.11	\$ 0.29
Grimsby	\$ 561	\$ 202	\$ 174	\$ 291	\$ 0.07	\$ 0.20
Guelph	\$ 580	\$ 295	\$ 245	\$ 406	\$ 0.11	\$ 0.29
Halton Hills	\$ 642	\$ 295	\$ 265	\$ 402	\$ 0.13	\$ 0.33
Hamilton	\$ 566	\$ 306	\$ 260	\$ 432	\$ 0.11	\$ 0.30
Kawartha Lakes	\$ 1,211	\$ 530	\$ 437	\$ 735	\$ 0.20	\$ 0.50
King	\$ 754	\$ 519	\$ 401	\$ 806	\$ 0.17	\$ 0.38
Kingston	\$ 694	\$ 183	\$ 154	\$ 209	\$ 0.08	\$ 0.20
Kitchener	\$ 639	\$ 355	\$ 302	\$ 514	\$ 0.12	\$ 0.34
Leamington	\$ 559	\$ 206	\$ 152	\$ 256	\$ 0.13	\$ 0.17
Lincoln	\$ 918	\$ 488	\$ 415	\$ 703	\$ 0.09	\$ 0.47
London *	\$ 729	\$ 216	\$ 193	\$ 305	\$ 0.08	\$ 0.22
Markham	\$ 461	\$ 256	\$ 218	\$ 371	\$ 0.09	\$ 0.24
Midland	\$ 597	\$ 283	\$ 230	\$ 375	\$ 0.05	\$ 0.28
Milton	\$ 642	\$ 295	\$ 265	\$ 402	\$ 0.13	\$ 0.33
Mississauga	\$ 319	\$ 164	\$ 164	\$ 280	\$ 0.07	\$ 0.18
Newmarket	\$ 653	\$ 290	\$ 248	\$ 420	\$ 0.10	\$ 0.28
Niagara Falls	\$ 864	\$ 342	\$ 275	\$ 437	\$ 0.15	\$ 0.34
Niagara-on-the-Lake	\$ 759	\$ 382	\$ 337	\$ 522	\$ 0.14	\$ 0.38
Norfolk	\$ 1,018	\$ 285	\$ 238	\$ 362	\$ 0.12	\$ 0.30
North Bay	\$ 426	\$ 177	\$ 165	\$ 246	\$ 0.07	\$ 0.20
Oakville	\$ 642	\$ 295	\$ 265	\$ 402	\$ 0.13	\$ 0.33
Orangeville	\$ 574	\$ 327	\$ 278	\$ 471	\$ 0.12	\$ 0.31
Orillia	\$ 552	\$ 238	\$ 204	\$ 343	\$ 0.08	\$ 0.23
Oshawa	\$ 544	\$ 226	\$ 188	\$ 293	\$ 0.09	\$ 0.22
Ottawa	\$ 592	\$ 311	\$ 265	\$ 451	\$ 0.11	\$ 0.30
Pelham	\$ 546	\$ 272	\$ 232	\$ 394	\$ 0.10	\$ 0.26
Penetanguishene	\$ 667	\$ 373	\$ 309	\$ 522	\$ 0.14	\$ 0.35
Peterborough	\$ 613	\$ 206	\$ 175	\$ 259	\$ 0.08	\$ 0.21
Pickering	\$ 544	\$ 226	\$ 188	\$ 293	\$ 0.09	\$ 0.22
Port Colborne	\$ 898	\$ 322	\$ 256	\$ 425	\$ 0.13	\$ 0.30
Richmond Hill	\$ 502	\$ 279	\$ 237	\$ 404	\$ 0.10	\$ 0.26
Sarnia	\$ 579	\$ 296	\$ 250	\$ 414	\$ 0.11	\$ 0.29
St. Catharines	\$ 546	\$ 247	\$ 211	\$ 358	\$ 0.09	\$ 0.24
St. Thomas *	\$ 789	\$ 365	\$ 307	\$ 507	\$ 0.14	\$ 0.36
Stratford	\$ 498	\$ 287	\$ 245	\$ 415	\$ 0.10	\$ 0.28
Sudbury	\$ 850	\$ 342	\$ 287	\$ 471	\$ 0.13	\$ 0.25
Tay	\$ 980	\$ 718	\$ 610	N/A	\$ 0.25	\$ 0.68
Thorold	\$ 624	\$ 246	\$ 211	\$ 356	\$ 0.09	\$ 0.23
Thunder Bay	\$ 503	\$ 154	\$ 118	\$ 207	\$ 0.13	\$ 0.06
Timmins	\$ 335	\$ 187	\$ 159	\$ 271	\$ 0.07	\$ 0.18
Tiny	\$ 800	N/A	N/A	N/A	N/A	N/A
Toronto	\$ 448	\$ 254	\$ 217	\$ 368	\$ 0.09	\$ 0.24
Vaughan	\$ 430	\$ 239	\$ 203	\$ 347	\$ 0.08	\$ 0.23
Wainfleet	N/A	N/A	N/A	N/A	N/A	N/A
Wasaga Beach	\$ 341	N/A	N/A	N/A	N/A	N/A
Waterloo	\$ 602	\$ 324	\$ 277	\$ 466	\$ 0.12	\$ 0.31
Welland	\$ 847	\$ 352	\$ 302	\$ 509	\$ 0.12	\$ 0.34
West Lincoln	\$ 473	\$ 200	\$ 171	\$ 289	\$ 0.07	\$ 0.19
Whitby	\$ 544	\$ 226	\$ 188	\$ 293	\$ 0.09	\$ 0.22
Whitchurch-Stouffville	\$ 491	\$ 273	\$ 232	\$ 395	\$ 0.10	\$ 0.26
Windsor	\$ 622	\$ 246	\$ 201	\$ 276	\$ 0.12	\$ 0.28
Average	\$ 613	\$ 287	\$ 243	\$ 392	\$ 0.11	\$ 0.28
Median	\$ 576	\$ 281	\$ 234	\$ 394	\$ 0.10	\$ 0.27
Min	\$ 297	\$ 148	\$ 77	\$ 192	\$ 0.05	\$ 0.06
Max	\$ 1,211	\$ 718	\$ 610	\$ 806	\$ 0.25	\$ 0.68

Note: London and St. Thomas also have storm sewer collected on rates but have not been included on this schedule for the purposes of comparison

Trends and Observations - Water/Sewer Costs

- There are a number of factors that cause a municipality's ranking to vary across the property types, including minimum/service charges, meter size differential charges and rate structure
- Uniform rates are the most common water/sewer structure—34 of the municipalities have a uniform residential rate structure
- 7 of the smaller municipalities in the survey have a flat rate residential structure including Cobourg, Cornwall, Pennetanguishine, Tay, Tiny, Timmins and Wasaga Beach
- The City of London and the City of Kingston have an inclining residential rate structure and a declining structure for commercial and industrial users. The City of London is the only municipality with 7 different sewer rates for various users
- 13 municipalities employ a declining residential rate structure; as consumption increases the rate decreases
- 6 municipalities have an inclining rate structure for residential users. King, East Gwillimbury and Orangeville have an inclining rate structure for all property types
- The Region of Halton and the City of Toronto have a rate structure in which the rates increase initially and then beyond a certain point, decline. The City of Toronto has a 7 block rate structure, with 5 block rates in the Region of Halton
- Some municipalities charged a minimum fee and others had a service charge structure based on the size of the metre. In some cases, such as the Regions of York and Niagara, the upper tier municipality sells water/sewer to the local tier, who then retails these services to property owners. As a result, there are different rates across each of the local municipalities in these regions
- As illustrated on the next page, the relative position of a municipality's water/sewer rates could change in each category. For example, the City of Kingston with a declining rate structure has a high residential relative cost but a low relative cost for larger consumers



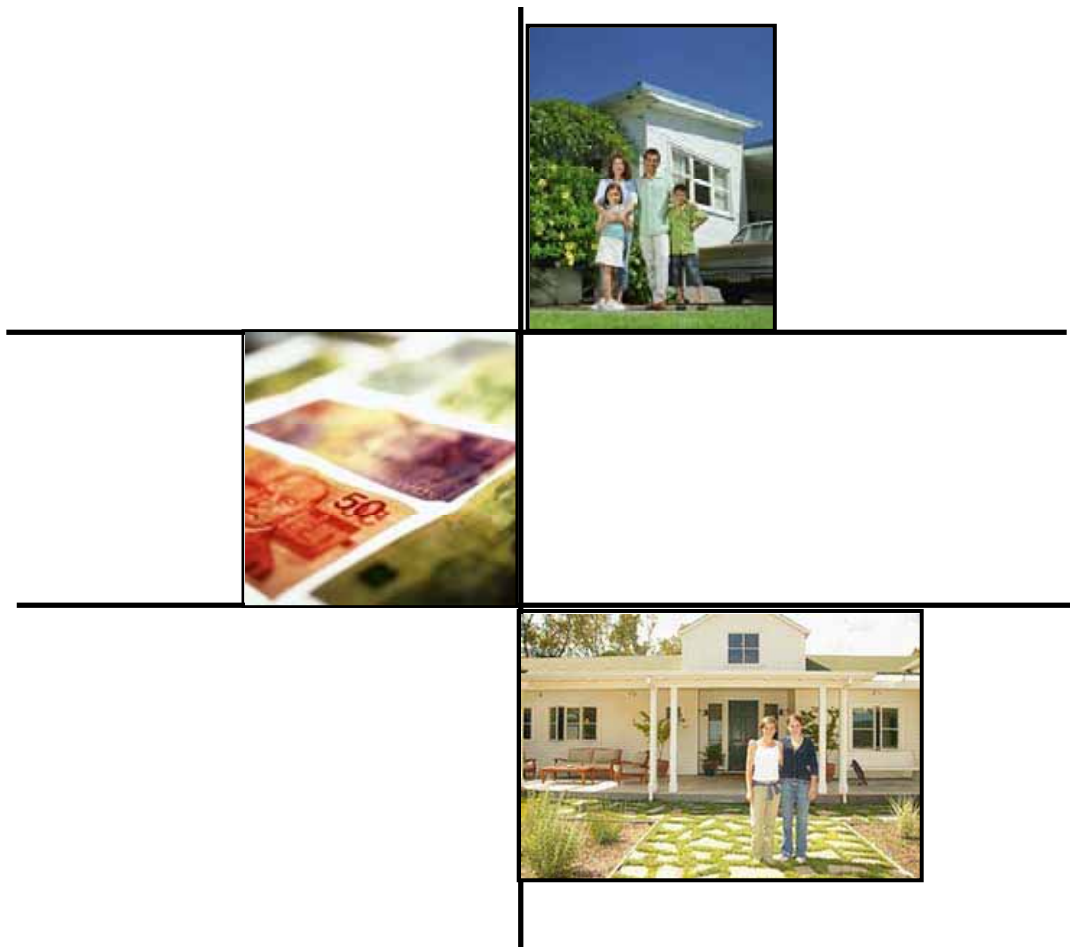
Water/Sewer Costs Rankings

Municipality	Monthly Service Charge	Water Rate Structure - Residential	Water Rate Structure - Non-Res.	Res. Per unit	Neighb. Shopping per g.l.a.	Motel per unit	Office per unit	Multi-Res. High-ries per unit	Hotel per unit
Aurora	N	U	U	low	mid	mid	low	mid	mid
Barrie	Y	I	U	mid	mid	mid	mid	high	high
Brampton	N	U	U	low	low	low	low	low	low
Brantford	Y	U	U	mid	mid	mid	low	mid	mid
Burlington	Y	I,D	I,D	high	high	high	mid	mid	mid
Caledon	N	U	U	low	low	low	low	low	low
Cambridge	Y	U	U	mid	mid	mid	low	mid	mid
Chatham-Kent	Y	D	D	mid	low	low	low	low	low
Clarington	Y	D	D	low	low	low	low	low	low
Cobourg	N	F	F	low					
Collingwood	Y	U	U	high	high	high	high	high	high
Cornwall	N	F	U	low	low	low	low	low	low
East Gwillimbury	N	I	I	mid	high	high	high	high	high
Fort Erie	Y	U	U	high	high	high	high	high	high
Georgina	N	U	U	low	mid	mid	mid	mid	high
Grimsby	N	D	D	mid	low	low	low	low	low
Guelph	Y	U	U	mid	mid	mid	mid	mid	mid
Halton Hills	Y	I,D	I,D	high	high	high	mid	mid	mid
Hamilton	Y	U	U	mid	mid	mid	mid	high	high
Kawartha Lakes	Y	U	U	high	high	high	high	high	high
King	N	I	I	high	high	high	high	high	high
Kingston	Y	I	D	high	low	low	low	low	low
Kitchener	N	U	U	mid	high	high	mid	high	high
Leamington	N	U	U	mid	low	low	mid	low	low
Lincoln	Y	U	U	high	high	high	low	high	high
London	Y	I	D	high	mid	low	low	low	low
Markham	N	U	U	low	mid	mid	low	mid	mid
Midland	Y	U	U	mid	mid	mid	low	mid	mid
Milton	Y	I,D	I,D	high	high	high	mid	mid	mid
Mississauga	N	U	U	low	low	low	low	low	low
Newmarket	Y	U	U	high	mid	mid	mid	mid	mid
Niagara Falls	Y	U	U	high	high	high	high	high	high
Niagara-on-the-Lake	N	D	D	high	high	high	high	high	high
Norfolk	Y	U	D	high	mid	mid	mid	mid	mid
North Bay	N	D	D	low	low	low	low	low	low
Oakville	Y	I,D	I,D	high	high	high	mid	mid	mid
Orangeville	Y	I	I	mid	high	high	mid	high	high
Orillia	Y	U	U	mid	low	low	low	low	low
Oshawa	Y	D	D	low	low	low	low	low	low
Ottawa	Y	U	U	mid	mid	mid	mid	high	high
Pelham	Y	U	U	mid	mid	mid	mid	mid	mid
Penetanguishene	Y	F	U	high	high	high	high	high	high
Peterborough	Y	D	D	mid	low	low	low	low	low
Pickering	Y	D	D	low	low	low	low	low	low
Port Colborne	Y	U	U	high	high	mid	mid	high	mid
Richmond Hill	N	U	U	low	mid	mid	mid	mid	mid
Sarnia	Y	U	U	mid	mid	mid	mid	mid	mid
St. Catharines	N	U	U	mid	low	mid	low	mid	mid
St. Thomas	Y	U	U	high	high	high	high	high	high
Stratford	Y	D	D	low	mid	mid	mid	mid	mid
Sudbury	Y	U	U	high	mid	high	mid	high	high
Tay	N	F	U	high	high	high	high	high	
Thorold	N	D	D	mid	low	mid	low	low	mid
Thunder Bay	Y	D	D	low	low	low	mid	low	low
Timmins	N	F	D	low	low	low	low	low	low
Tiny	N	F	N/A	high			N/A		
Toronto	N	I,D	I,D	low	mid	mid	low	mid	mid
Vaughan	N	U	U	low	low	low	low	low	low
Wainfleet	N/A	N/A	N/A						
Wasaga Beach	N	F	F	low					
Waterloo	Y	U	U	mid	high	high	mid	high	high
Welland	Y	U	U	high	high	high	mid	high	high
West Lincoln	N	D	D	low	low	low	low	low	low
Whitby	Y	D	D	low	low	low	low	low	low
Whitchurch-Stouffville	N	U	U	low	mid	mid	mid	mid	mid
Windsor	Y	U	U	mid	mid	low	mid	mid	low

Residential Properties - Property Taxes and Water/Sewer Costs

Municipality	Residential Property Taxes Det. Bungalow	Water/Sewer Per Average Household	Total Burden	W/S % of Total	Tax % of Total	Bungalow Ranking	W/S Ranking	Total Burden Ranking
Tiny	\$ 1,246	\$ 800	\$ 2,046	39%	61%	low	high	low
Leamington	\$ 1,798	\$ 559	\$ 2,357	24%	76%	low	mid	low
Orillia	\$ 1,898	\$ 552	\$ 2,450	23%	77%	low	mid	low
Timmins	\$ 2,221	\$ 335	\$ 2,557	13%	87%	low	low	low
Wasaga Beach	\$ 2,216	\$ 341	\$ 2,557	13%	87%	low	low	low
Stratford	\$ 2,079	\$ 498	\$ 2,577	19%	81%	low	low	low
Cornwall	\$ 2,072	\$ 511	\$ 2,584	20%	80%	low	low	low
Sudbury	\$ 1,769	\$ 850	\$ 2,619	32%	68%	low	high	low
Guelph	\$ 2,088	\$ 580	\$ 2,668	22%	78%	low	mid	low
North Bay	\$ 2,300	\$ 426	\$ 2,726	16%	84%	low	low	low
Toronto (East)	\$ 2,320	\$ 448	\$ 2,768	16%	84%	low	low	low
Georgina	\$ 2,278	\$ 520	\$ 2,799	19%	81%	low	low	low
Thorold	\$ 2,185	\$ 624	\$ 2,809	22%	78%	low	mid	low
Barrie	\$ 2,266	\$ 576	\$ 2,842	20%	80%	low	mid	low
Caledon	\$ 2,545	\$ 319	\$ 2,864	11%	89%	mid	low	low
Clarington	\$ 2,320	\$ 544	\$ 2,864	19%	81%	low	low	low
Penetanguishene	\$ 2,198	\$ 667	\$ 2,865	23%	77%	low	high	low
Cobourg	\$ 2,572	\$ 297	\$ 2,869	10%	90%	mid	low	low
Chatham-Kent	\$ 2,332	\$ 564	\$ 2,896	19%	81%	mid	mid	low
Cambridge	\$ 2,385	\$ 549	\$ 2,934	19%	81%	mid	mid	low
Milton	\$ 2,322	\$ 642	\$ 2,964	22%	78%	mid	high	low
Tay	\$ 1,989	\$ 980	\$ 2,969	33%	67%	low	high	low
Kingston	\$ 2,279	\$ 694	\$ 2,973	23%	77%	low	high	low
Sarnia	\$ 2,396	\$ 579	\$ 2,975	19%	81%	mid	mid	mid
Pelham	\$ 2,478	\$ 546	\$ 3,025	18%	82%	mid	mid	mid
Halton Hills	\$ 2,383	\$ 642	\$ 3,025	21%	79%	mid	high	mid
Thunder Bay	\$ 2,527	\$ 503	\$ 3,030	17%	83%	mid	low	mid
St. Thomas	\$ 2,271	\$ 789	\$ 3,059	26%	74%	low	high	mid
Kitchener	\$ 2,446	\$ 639	\$ 3,085	21%	79%	mid	mid	mid
West Lincoln	\$ 2,614	\$ 473	\$ 3,087	15%	85%	mid	low	mid
Norfolk	\$ 2,069	\$ 1,018	\$ 3,087	33%	67%	low	high	mid
East Gwillimbury	\$ 2,515	\$ 580	\$ 3,094	19%	81%	mid	mid	mid
Midland	\$ 2,507	\$ 597	\$ 3,104	19%	81%	mid	mid	mid
Brantford	\$ 2,545	\$ 562	\$ 3,107	18%	82%	mid	mid	mid
Fort Erie	\$ 2,165	\$ 967	\$ 3,133	31%	69%	low	high	mid
Kawartha Lakes	\$ 1,931	\$ 1,211	\$ 3,142	39%	61%	low	high	mid
Toronto (West)	\$ 2,723	\$ 448	\$ 3,170	14%	86%	high	low	mid
Brampton	\$ 2,853	\$ 319	\$ 3,172	10%	90%	high	low	mid
Richmond Hill	\$ 2,680	\$ 502	\$ 3,182	16%	84%	high	low	mid
Burlington	\$ 2,577	\$ 642	\$ 3,220	20%	80%	mid	mid	mid
Peterborough	\$ 2,625	\$ 613	\$ 3,237	19%	81%	mid	mid	mid
Orangeville	\$ 2,669	\$ 574	\$ 3,243	18%	82%	high	mid	mid
Mississauga	\$ 2,925	\$ 319	\$ 3,244	10%	90%	high	low	mid
Port Colborne	\$ 2,348	\$ 898	\$ 3,246	28%	72%	mid	high	mid
Newmarket	\$ 2,608	\$ 653	\$ 3,260	20%	80%	mid	high	mid
Waterloo	\$ 2,672	\$ 602	\$ 3,274	18%	82%	high	mid	mid
Niagara Falls	\$ 2,431	\$ 864	\$ 3,294	26%	74%	mid	high	high
Aurora	\$ 2,779	\$ 522	\$ 3,301	16%	84%	high	low	high
St. Catharines	\$ 2,769	\$ 546	\$ 3,315	16%	84%	high	mid	high
Collingwood	\$ 2,579	\$ 794	\$ 3,372	24%	76%	mid	high	high
Grimsby	\$ 2,820	\$ 561	\$ 3,381	17%	83%	high	mid	high
Toronto (North)	\$ 2,941	\$ 448	\$ 3,388	13%	87%	high	low	high
Oakville	\$ 2,748	\$ 642	\$ 3,390	19%	81%	high	high	high
Windsor	\$ 2,808	\$ 622	\$ 3,429	18%	82%	high	mid	high
Niagara-on-the-Lake	\$ 2,691	\$ 759	\$ 3,450	22%	78%	high	high	high
London	\$ 2,727	\$ 729	\$ 3,456	21%	79%	high	high	high
Whitchurch-Stouffville	\$ 2,977	\$ 491	\$ 3,468	14%	86%	high	low	high
Welland	\$ 2,630	\$ 847	\$ 3,477	24%	76%	high	high	high
Lincoln	\$ 2,570	\$ 918	\$ 3,488	26%	74%	mid	high	high
Whitby	\$ 3,058	\$ 544	\$ 3,602	15%	85%	high	low	high
Oshawa	\$ 3,080	\$ 544	\$ 3,624	15%	85%	high	low	high
Hamilton	\$ 3,109	\$ 566	\$ 3,675	15%	85%	high	mid	high
Vaughan	\$ 3,441	\$ 430	\$ 3,871	11%	89%	high	low	high
Pickering	\$ 3,333	\$ 544	\$ 3,877	14%	86%	high	low	high
Markham	\$ 3,450	\$ 461	\$ 3,911	12%	88%	high	low	high
Ottawa	\$ 3,341	\$ 592	\$ 3,933	15%	85%	high	mid	high
King	\$ 3,463	\$ 754	\$ 4,217	18%	82%	high	high	high
Toronto (South)	\$ 3,965	\$ 448	\$ 4,412	10%	90%	high	low	high
Wainfleet	\$ 2,256	N/A	N/A	N/A	N/A	low		
Average	\$ 2,539	\$ 606	\$ 3,148	20%	80%			
Median	\$ 2,527	\$ 570	\$ 3,120	19%	81%			
Min	\$ 1,246	\$ 297	\$ 2,046	10%	61%			
Max	\$ 3,965	\$ 1,211	\$ 4,412	39%	90%			

Taxes as a % of Income



Taxes as a % of Income

A comparison was made earlier in the report of relative property tax burdens and water/ sewer costs on comparable properties.

This section of the report provides a comparison of the allocation of gross income to fund municipal services on a typical household in each municipality.

The approach used to calculate taxes as a percentage of income was to compare the average incomes in a municipality (2001 Stats Canada), against the tax burden on a typical home in the municipality (the median household income—2001 Stats Canada).

Municipality	2001 Median Household Income Two or More Persons
Cornwall	\$ 44,634
Wasaga Beach	\$ 49,496
Peterborough	\$ 50,281
Tay	\$ 51,081
Midland	\$ 51,862
Port Colborne	\$ 52,295
Orillia	\$ 53,001
Collingwood	\$ 53,224
Fort Erie	\$ 53,721
Kawartha Lakes	\$ 54,259
North Bay	\$ 54,410
Tiny	\$ 54,418
Penetanguishene	\$ 54,746
St. Catharines	\$ 55,760
Welland	\$ 55,917
Niagara Falls	\$ 55,981
Brantford	\$ 56,028
Leamington	\$ 56,118
St. Thomas	\$ 56,132
Norfolk	\$ 56,472
Cobourg	\$ 56,832
Wainfleet	\$ 57,259
Sudbury	\$ 57,353
Chatham-Kent	\$ 57,780
Kingston	\$ 58,183
Timmins	\$ 58,266
Thorold	\$ 58,943
Sarnia	\$ 58,984
London	\$ 59,159
Thunder Bay	\$ 59,521
Stratford	\$ 59,946
Windsor	\$ 60,099
Hamilton	\$ 60,354
Toronto	\$ 60,551
Kitchener	\$ 61,170
Georgina	\$ 62,761
Oshawa	\$ 63,509
West Lincoln	\$ 63,778
Barrie	\$ 64,659
Cambridge	\$ 65,573
Niagara-on-the-Lake	\$ 66,200
Guelph	\$ 67,123
Lincoln	\$ 67,320
Orangeville	\$ 69,805
Grimsby	\$ 71,690
Waterloo	\$ 74,161
Clarington	\$ 74,672
Brampton	\$ 74,869
Mississauga	\$ 74,914
Ottawa	\$ 75,006
Pelham	\$ 75,731
Richmond Hill	\$ 79,875
Burlington	\$ 80,039
East Gwillimbury	\$ 82,259
Markham	\$ 82,884
Halton Hills	\$ 83,104
Milton	\$ 83,349
Newmarket	\$ 83,852
Whitby	\$ 83,865
Vaughan	\$ 85,001
Whitchurch-Stouffville	\$ 85,585
Pickering	\$ 86,495
Caledon	\$ 89,328
King	\$ 89,466
Aurora	\$ 91,117
Oakville	\$ 94,824
Average	\$ 65,864
Median	\$ 60,453
Min	\$ 44,634
Max	\$ 94,824

Median Household Income

As shown in the table to the left, median household incomes range from a low of \$44,000 in Cornwall to a high of \$95,000 in Oakville.

The survey average is approximately \$65,800.

Average Dwelling Value

As shown in the table to the right, average value of a dwelling ranges from a low of \$98,000 in Cornwall to a high \$386,000 in King.

The survey average is approximately \$188,000.

Municipality	2001 Average Value of Dwelling
Cornwall	\$ 98,084
Timmins	\$ 113,941
Sudbury	\$ 121,671
Welland	\$ 121,754
Port Colborne	\$ 123,012
St. Thomas	\$ 126,935
Thunder Bay	\$ 127,452
Fort Erie	\$ 127,519
Tay	\$ 131,009
Chatham-Kent	\$ 131,150
Midland	\$ 132,482
Sarnia	\$ 133,176
North Bay	\$ 135,852
Brantford	\$ 136,482
Thorold	\$ 137,876
Niagara Falls	\$ 139,813
Peterborough	\$ 140,096
Penetanguishene	\$ 140,949
St. Catharines	\$ 141,937
Windsor	\$ 142,002
Norfolk	\$ 145,075
Leamington	\$ 146,831
Kawartha Lakes	\$ 149,399
Orillia	\$ 149,464
Cobourg	\$ 150,135
London	\$ 155,689
Kitchener	\$ 157,719
Kingston	\$ 158,363
Wasaga Beach	\$ 158,492
Oshawa	\$ 159,102
Stratford	\$ 160,527
Hamilton	\$ 166,783
Wainfleet	\$ 167,850
Collingwood	\$ 168,474
Cambridge	\$ 168,719
Barrie	\$ 172,452
Tiny	\$ 172,890
Georgina	\$ 175,803
West Lincoln	\$ 177,531
Lincoln	\$ 178,289
Orangeville	\$ 180,197
Guelph	\$ 184,123
Clarington	\$ 184,534
Grimsby	\$ 187,426
Waterloo	\$ 193,829
Ottawa	\$ 196,698
Pelham	\$ 202,771
Whitby	\$ 217,017
Brampton	\$ 218,799
Burlington	\$ 228,054
Pickering	\$ 232,163
Newmarket	\$ 242,234
Halton Hills	\$ 243,114
Niagara-on-the-Lake	\$ 247,634
Mississauga	\$ 255,365
Milton	\$ 255,978
East Gwillimbury	\$ 262,065
Toronto	\$ 282,715
Aurora	\$ 285,768
Caledon	\$ 295,583
Oakville	\$ 306,209
Markham	\$ 306,493
Richmond Hill	\$ 312,071
Vaughan	\$ 320,999
Whitchurch-Stouffville	\$ 324,797
King	\$ 386,416
Average	\$ 187,816
Median	\$ 168,162
Min	\$ 98,084
Max	\$ 386,416

Property Taxes as a Percentage of Income

Municipality	2001 Average Value of Dwelling	2004 Residential Tax Rate	2004 Residential Tax	Property Taxes as a % of Household Income
Tiny	\$ 172,890	0.8964%	\$ 1,550	2.8%
Milton	\$ 255,978	0.9659%	\$ 2,472	3.0%
Burlington	\$ 228,054	1.0916%	\$ 2,489	3.1%
Halton Hills	\$ 243,114	1.0655%	\$ 2,590	3.1%
Clarington	\$ 184,534	1.3145%	\$ 2,426	3.2%
Caledon	\$ 295,583	0.9826%	\$ 2,904	3.3%
Newmarket	\$ 242,234	1.1321%	\$ 2,742	3.3%
Ottawa	\$ 196,698	1.2836%	\$ 2,525	3.4%
Tay	\$ 131,009	1.3442%	\$ 1,761	3.4%
Oakville	\$ 306,209	1.0693%	\$ 3,274	3.5%
Waterloo	\$ 193,829	1.3292%	\$ 2,576	3.5%
Mississauga	\$ 255,365	1.0253%	\$ 2,618	3.5%
Aurora	\$ 285,768	1.1146%	\$ 3,185	3.5%
Brampton	\$ 218,799	1.1969%	\$ 2,619	3.5%
Guelp	\$ 184,123	1.2838%	\$ 2,364	3.5%
Whitby	\$ 217,017	1.3691%	\$ 2,971	3.5%
Pickering	\$ 232,163	1.3262%	\$ 3,079	3.6%
Barrie	\$ 172,452	1.3348%	\$ 2,302	3.6%
Sarnia	\$ 133,176	1.5796%	\$ 2,104	3.6%
Cambridge	\$ 168,719	1.3918%	\$ 2,348	3.6%
East Gwillimbury	\$ 262,065	1.1412%	\$ 2,991	3.6%
St. Thomas	\$ 126,935	1.6161%	\$ 2,051	3.7%
Kitchener	\$ 157,719	1.4196%	\$ 2,239	3.7%
Norfolk	\$ 145,075	1.4272%	\$ 2,070	3.7%
Orangeville	\$ 180,197	1.4208%	\$ 2,560	3.7%
Wasaga Beach	\$ 158,492	1.1500%	\$ 1,823	3.7%
Georgina	\$ 175,803	1.3271%	\$ 2,333	3.7%
Brantford	\$ 136,482	1.5459%	\$ 2,110	3.8%
Fort Erie	\$ 127,519	1.5920%	\$ 2,030	3.8%
Stratford	\$ 160,527	1.4143%	\$ 2,270	3.8%
Timmins	\$ 113,941	1.9383%	\$ 2,209	3.8%
Leamington	\$ 146,831	1.4537%	\$ 2,135	3.8%
Markham	\$ 306,493	1.0329%	\$ 3,166	3.8%
Vaughan	\$ 320,999	1.0121%	\$ 3,249	3.8%
Niagara Falls	\$ 139,813	1.5660%	\$ 2,189	3.9%
Thorold	\$ 137,876	1.6779%	\$ 2,313	3.9%
Orillia	\$ 149,464	1.3921%	\$ 2,081	3.9%
Penetanguishene	\$ 140,949	1.5395%	\$ 2,170	4.0%
Thunder Bay	\$ 127,452	1.8614%	\$ 2,372	4.0%
Chatham-Kent	\$ 131,150	1.7575%	\$ 2,305	4.0%
Windsor	\$ 142,002	1.6890%	\$ 2,398	4.0%
Lincoln	\$ 178,289	1.5076%	\$ 2,688	4.0%
Midland	\$ 132,482	1.5654%	\$ 2,074	4.0%
Whitchurch-Stouffville	\$ 324,797	1.0570%	\$ 3,433	4.0%
Sudbury	\$ 121,671	1.8955%	\$ 2,306	4.0%
Richmond Hill	\$ 312,071	1.0333%	\$ 3,225	4.0%
Kawartha Lakes	\$ 149,399	1.4743%	\$ 2,203	4.1%
Pelham	\$ 202,771	1.5299%	\$ 3,102	4.1%
Oshawa	\$ 159,102	1.6431%	\$ 2,614	4.1%
Welland	\$ 121,754	1.8907%	\$ 2,302	4.1%
Grimsby	\$ 187,426	1.5764%	\$ 2,955	4.1%
Kingston	\$ 158,363	1.5195%	\$ 2,406	4.1%
London	\$ 155,689	1.5734%	\$ 2,450	4.1%
Toronto	\$ 282,715	0.8890%	\$ 2,513	4.2%
North Bay	\$ 135,852	1.7080%	\$ 2,320	4.3%
Collingwood	\$ 168,474	1.3620%	\$ 2,295	4.3%
Port Colborne	\$ 123,012	1.8379%	\$ 2,261	4.3%
Peterborough	\$ 140,096	1.5736%	\$ 2,205	4.4%
Cornwall	\$ 98,084	2.0022%	\$ 1,964	4.4%
West Lincoln	\$ 177,531	1.5916%	\$ 2,826	4.4%
St. Catharines	\$ 141,937	1.7588%	\$ 2,496	4.5%
Niagara-on-the-Lake	\$ 247,634	1.2417%	\$ 3,075	4.6%
Cobourg	\$ 150,135	1.7797%	\$ 2,672	4.7%
Hamilton	\$ 166,783	1.7071%	\$ 2,847	4.7%
King	\$ 386,416	1.0931%	\$ 4,224	4.7%
Wainfleet	\$ 167,850	1.7336%	\$ 2,910	5.1%
Average	\$ 187,816	1.4184%	\$ 2,520	3.9%
Median	\$ 168,162	1.4202%	\$ 2,416	3.8%
Min	\$ 98,084	0.8890%	\$ 1,550	2.8%
Max	\$ 386,416	2.0022%	\$ 4,224	5.1%

Property taxes as a percentage of income ranged from 2.8% to 5.1%.

Total Municipal and Property Tax Burden as a Percentage of Income

The following table includes water and sewer costs on a typical home and calculates the total municipal burden as a % of household income.

Municipality	2001 Median Household Income Two or More Persons	2001 Average Value of Dwelling	2004 Residential Tax	Property Taxes as a % of Household Income	2004 Residential Water/Sewer Costs	Total Municipal Tax Burden	Total Municipal Burden as a % of Household Income	Relative Ranking
Caledon	\$ 89,328	\$ 295,583	\$ 2,904	3.3%	\$ 319	\$ 3,223	3.6%	low
Milton	\$ 83,349	\$ 255,978	\$ 2,472	3.0%	\$ 642	\$ 3,114	3.7%	low
Halton Hills	\$ 83,104	\$ 243,114	\$ 2,590	3.1%	\$ 642	\$ 3,233	3.9%	low
Burlington	\$ 80,039	\$ 228,054	\$ 2,489	3.1%	\$ 642	\$ 3,131	3.9%	low
Mississauga	\$ 74,914	\$ 255,365	\$ 2,618	3.5%	\$ 319	\$ 2,937	3.9%	low
Brampton	\$ 74,869	\$ 218,799	\$ 2,619	3.5%	\$ 319	\$ 2,938	3.9%	low
Clarington	\$ 74,672	\$ 184,534	\$ 2,426	3.2%	\$ 544	\$ 2,970	4.0%	low
Newmarket	\$ 83,852	\$ 242,234	\$ 2,742	3.3%	\$ 653	\$ 3,395	4.0%	low
Aurora	\$ 91,117	\$ 285,768	\$ 3,185	3.5%	\$ 522	\$ 3,707	4.1%	low
Oakville	\$ 94,824	\$ 306,209	\$ 3,274	3.5%	\$ 642	\$ 3,917	4.1%	low
Ottawa	\$ 75,006	\$ 196,698	\$ 2,525	3.4%	\$ 592	\$ 3,117	4.2%	low
Pickering	\$ 86,495	\$ 232,163	\$ 3,079	3.6%	\$ 544	\$ 3,623	4.2%	low
Whitby	\$ 83,865	\$ 217,017	\$ 2,971	3.5%	\$ 544	\$ 3,515	4.2%	low
Waterloo	\$ 74,161	\$ 193,829	\$ 2,576	3.5%	\$ 602	\$ 3,179	4.3%	low
Tiny	\$ 54,418	\$ 172,890	\$ 1,550	2.8%	\$ 800	\$ 2,350	4.3%	low
Vaughan	\$ 85,001	\$ 320,999	\$ 3,249	3.8%	\$ 430	\$ 3,679	4.3%	low
East Gwillimbury	\$ 82,259	\$ 262,065	\$ 2,991	3.6%	\$ 580	\$ 3,570	4.3%	low
Timmins	\$ 58,266	\$ 113,941	\$ 2,209	3.8%	\$ 335	\$ 2,544	4.4%	low
Wasaga Beach	\$ 49,496	\$ 158,492	\$ 1,823	3.7%	\$ 341	\$ 2,164	4.4%	low
Markham	\$ 82,884	\$ 306,493	\$ 3,166	3.8%	\$ 461	\$ 3,627	4.4%	low
Guelph	\$ 67,123	\$ 184,123	\$ 2,364	3.5%	\$ 580	\$ 2,943	4.4%	low
Cambridge	\$ 65,573	\$ 168,719	\$ 2,348	3.6%	\$ 549	\$ 2,897	4.4%	low
Barrie	\$ 64,659	\$ 172,452	\$ 2,302	3.6%	\$ 576	\$ 2,878	4.5%	mid
Orangeville	\$ 69,805	\$ 180,197	\$ 2,560	3.7%	\$ 574	\$ 3,134	4.5%	mid
Georgina	\$ 62,761	\$ 175,803	\$ 2,333	3.7%	\$ 520	\$ 2,853	4.5%	mid
Sarnia	\$ 58,984	\$ 133,176	\$ 2,104	3.6%	\$ 579	\$ 2,683	4.5%	mid
Whitchurch-Stouffville	\$ 85,585	\$ 324,797	\$ 3,433	4.0%	\$ 491	\$ 3,924	4.6%	mid
Stratford	\$ 59,946	\$ 160,527	\$ 2,270	3.8%	\$ 498	\$ 2,768	4.6%	mid
Richmond Hill	\$ 79,875	\$ 312,071	\$ 3,225	4.0%	\$ 502	\$ 3,727	4.7%	mid
Kitchener	\$ 61,170	\$ 157,719	\$ 2,239	3.7%	\$ 639	\$ 2,878	4.7%	mid
Brantford	\$ 56,028	\$ 136,482	\$ 2,110	3.8%	\$ 562	\$ 2,672	4.8%	mid
Leamington	\$ 56,118	\$ 146,831	\$ 2,135	3.8%	\$ 559	\$ 2,694	4.8%	mid
Pelham	\$ 75,731	\$ 202,771	\$ 3,102	4.1%	\$ 546	\$ 3,649	4.8%	mid
Thunder Bay	\$ 59,521	\$ 127,452	\$ 2,372	4.0%	\$ 503	\$ 2,875	4.8%	mid
Toronto	\$ 60,551	\$ 282,715	\$ 2,513	4.2%	\$ 448	\$ 2,961	4.9%	mid
Grimsby	\$ 71,690	\$ 187,426	\$ 2,955	4.1%	\$ 561	\$ 3,516	4.9%	mid
Chatham-Kent	\$ 57,780	\$ 131,150	\$ 2,305	4.0%	\$ 564	\$ 2,869	5.0%	mid
Orillia	\$ 53,001	\$ 149,464	\$ 2,081	3.9%	\$ 552	\$ 2,632	5.0%	mid
Oshawa	\$ 63,509	\$ 159,102	\$ 2,614	4.1%	\$ 544	\$ 3,158	5.0%	mid
Thorold	\$ 58,943	\$ 137,876	\$ 2,313	3.9%	\$ 624	\$ 2,937	5.0%	mid
Windsor	\$ 60,099	\$ 142,002	\$ 2,398	4.0%	\$ 622	\$ 3,020	5.0%	mid
North Bay	\$ 54,410	\$ 135,852	\$ 2,320	4.3%	\$ 426	\$ 2,746	5.0%	mid
St. Thomas	\$ 56,132	\$ 126,935	\$ 2,051	3.7%	\$ 789	\$ 2,840	5.1%	mid
Midland	\$ 51,862	\$ 132,482	\$ 2,074	4.0%	\$ 597	\$ 2,671	5.1%	mid
West Lincoln	\$ 63,778	\$ 177,531	\$ 2,826	4.4%	\$ 473	\$ 3,299	5.2%	high
Penetanguishene	\$ 54,746	\$ 140,949	\$ 2,170	4.0%	\$ 667	\$ 2,837	5.2%	high
Cobourg	\$ 56,832	\$ 150,135	\$ 2,672	4.7%	\$ 297	\$ 2,969	5.2%	high
Kingston	\$ 58,183	\$ 158,363	\$ 2,406	4.1%	\$ 694	\$ 3,100	5.3%	high
Lincoln	\$ 67,320	\$ 178,289	\$ 2,688	4.0%	\$ 918	\$ 3,606	5.4%	high
Tay	\$ 51,081	\$ 131,009	\$ 1,761	3.4%	\$ 980	\$ 2,741	5.4%	high
London	\$ 59,159	\$ 155,689	\$ 2,450	4.1%	\$ 729	\$ 3,179	5.4%	high
Niagara Falls	\$ 55,981	\$ 139,813	\$ 2,189	3.9%	\$ 864	\$ 3,053	5.5%	high
St. Catharines	\$ 55,760	\$ 141,937	\$ 2,496	4.5%	\$ 546	\$ 3,042	5.5%	high
Norfolk	\$ 56,472	\$ 145,075	\$ 2,070	3.7%	\$ 1,018	\$ 3,088	5.5%	high
Sudbury	\$ 57,353	\$ 121,671	\$ 2,306	4.0%	\$ 850	\$ 3,156	5.5%	high
Cornwall	\$ 44,634	\$ 98,084	\$ 1,964	4.4%	\$ 511	\$ 2,475	5.5%	high
King	\$ 89,466	\$ 386,416	\$ 4,224	4.7%	\$ 754	\$ 4,978	5.6%	high
Fort Erie	\$ 53,721	\$ 127,519	\$ 2,030	3.8%	\$ 967	\$ 2,998	5.6%	high
Peterborough	\$ 50,281	\$ 140,096	\$ 2,205	4.4%	\$ 613	\$ 2,817	5.6%	high
Welland	\$ 55,917	\$ 121,754	\$ 2,302	4.1%	\$ 847	\$ 3,149	5.6%	high
Hamilton	\$ 60,354	\$ 166,783	\$ 2,847	4.7%	\$ 566	\$ 3,413	5.7%	high
Niagara-on-the-Lake	\$ 66,200	\$ 247,634	\$ 3,075	4.6%	\$ 759	\$ 3,834	5.8%	high
Collingwood	\$ 53,224	\$ 168,474	\$ 2,295	4.3%	\$ 794	\$ 3,088	5.8%	high
Port Colborne	\$ 52,295	\$ 123,012	\$ 2,261	4.3%	\$ 898	\$ 3,159	6.0%	high
Kawartha Lakes	\$ 54,259	\$ 149,399	\$ 2,203	4.1%	\$ 1,211	\$ 3,413	6.3%	high
Wainfleet	\$ 57,259	\$ 167,850	\$ 2,910	5.1%	N/A	N/A	N/A	high
Average	\$ 65,864	\$ 187,816	\$ 2,520	3.9%	\$ 613	\$ 3,127	4.8%	
Median	\$ 60,453	\$ 168,162	\$ 2,416	3.8%	\$ 576	\$ 3,088	4.8%	
Min	\$ 44,634	\$ 98,084	\$ 1,550	2.8%	\$ 297	\$ 2,164	3.6%	
Max	\$ 94,824	\$ 386,416	\$ 4,224	5.1%	\$ 1,211	\$ 4,978	6.3%	

Economic Development Programs

Economic Development Programs

Development inducements vary from city to city and frequently involve the formation of positive relationships and partnerships with the private sector. This evolving pro-business philosophy has led to new incentives designed to attract private development. There are many forms of economic development programs used across Ontario to encourage growth.

Programs to promote economic development include, but are not limited to;

- Grants
- Interest Free Loans
- Tax Incremental Financing
- Corporate Visitation Programs
- Ambassador Programs
- Refund/waiving of fees
- Business Enterprise Centres
- Municipal land assembly
- Brownfield programs
- Downtown programs
- Heritage restoration programs
- Developing networks and business directories
- Developing newsletters

Some of these programs, such as Brownfield redevelopment, are new to Ontario. The number and types of incentives are still evolving. Economic development strategies and incentives are tailored to fit the needs of the community. A municipality's decision to offer various incentive programs is also related to where the municipality is in terms of its phase of development; whether the municipality is in growth, stability, retrenchment or revitalization phase.

Some municipalities included in the study advocate the use of economic development incentives as a tool to generate additional assessment. The increased amount of taxes and user fees generated, as well as the number of jobs created, serve to strengthen the local economy. Community improvement programs are undertaken to increase tax assessment, revive or further stimulate community vitality and encourage more efficient and effective use of land and existing services, facilities and infrastructure. Many community improvement programs are targeted to downtown cores and to specific forms of development.

Business Retention and Expansion programs are face-to-face ways of finding solutions to local business problems. Corporate calling programs typically initiate discussions with businesses to identify if and how assistance can be provided in the following areas; relocation and expansion, strategic alliances, planning approvals, export information, government programs and municipal services. Most municipalities that have business retention programs identified them as a cost-effective approach to business development.

Business incubator programs and facilities help to build strong, viable companies by providing support services and professional advice. A business incubator is an economic development tool designed to accelerate the growth and success of entrepreneurial companies through an array of business support resources and services. Incubators usually provide clients access to appropriate rental space and flexible leases, shared basic office services and equipment, technology support services, and assistance in obtaining the necessities for company growth.

Ontario Legislation

The following section provides an overview of various Ontario legislation related to financial assistance and other financial incentives that may be used to encourage development and redevelopment in municipalities. This information has been taken from excerpts from a Ministry of Municipal Affairs and Housing document "Municipal Financial Tools for Planning and Development".

Municipal Act

The Municipal Act (subsection 111(1)) prohibits municipalities from directly or indirectly assisting any manufacturing business or other industrial or commercial enterprise through the granting of bonuses. Notwithstanding the bonusing rule, subsection 111 (2) of the Municipal Act permits, with the Municipal Affairs and Housing minister's approval, certain financial assistance for the purpose of implementing a community improvement plan that has been adopted under the provision of Section 28 of the Planning Act.

Planning Act

Section 28 of the Planning Act sets out the authority for municipalities to designate community improvement project areas and adopt community improvement plans. This is done through a legal process involving public notice, a public meeting and the right of appeal. Once approved by the Ministry of Municipal Affairs and Housing, a community improvement plan can provide municipalities with broad powers to acquire, hold, clear, lease and sell land in designated areas for the purposes of community improvement.

Once a municipality has approved community improvement policies and designated a community improvement project area, it may use the powers afforded through subsection 28(7) to issue grants or loans to registered or assessed owners of lands and buildings within the designated areas.

Ontario Heritage Act

Section 39 of the Ontario Heritage Act allows municipalities to make grants or loans to owners of heritage designated properties. These grants or loans are to pay for all or part of the cost of alteration of the designated property, on terms and conditions established by municipal council.

Development Charges Act

The *Development Charges Act, 1997* provides the legal basis for Ontario municipalities to impose growth-related development charges (sometimes known as impact fees) in order to recover some or all of the capital costs of new municipal infrastructure requirements resulting from new development. The services eligible to be funded from this source include transportation (roads and transit), sewer, water and other services that must be provided to serve residential and non-residential growth.

Section 4 of the *Development Charges Act, 1997* exempts the first 50 per cent of existing industrial building expansions from municipal development charges.

Paragraph 10 of subsection 5(1) of the *Development Charges Act, 1997* permits municipalities to give full or partial exemption for some types of development.

In the interests of economic competitiveness and job creation or preservation, many Ontario municipalities have chosen to use this section to wholly or partially exempt new industrial development and larger expansions of existing industrial buildings from the imposition of local development charges and impact fees.

Under subsection 2(7) of the *Development Charges Act, 1997*, municipalities may exempt areas of the municipality from the application of a development charges bylaw. Such areas could include a downtown or development area, including community improvement project areas under the *Planning Act*. Municipalities may also adopt area bylaws not including a specific area.

Bill 56—Brownfield Statute Amendment Act

Brownfields are defined by the Province as derelict, dysfunctional or under-used industrial and commercial facilities where expansion or redevelopment is complicated by real or perceived contamination. Despite the complexity of developing these properties, they are often in desirable and strategic locations. Redeveloping Brownfields means transforming environmentally challenged properties into productive properties. Brownfields are lands on which industrial or commercial activity took place in the past. They may be vacant, underused or abandoned. Brownfields are usually located in strategic areas of the community, with existing transportation, infrastructure and facilities and close to or in the downtown core.

The Act removes the main barriers to Brownfield cleanup and redevelopment. It sets out clear rules for the clean up of contaminated Brownfield sites to ensure that environmental liability standards are met and public health protected. It would limit future environmental liability for municipalities, developers and owners of Brownfield properties. In addition, it streamlines the planning process to expedite Brownfield projects and help municipalities provide financial support for Brownfield clean up costs.

The Ministry has provided assistance to municipalities by establishing financial and liability tools.

Financial Tools include—municipal loans and grants, tax incremental financing to leverage the difference between the current and potential tax yields on redeveloped properties, waivers of municipal fees where appropriate

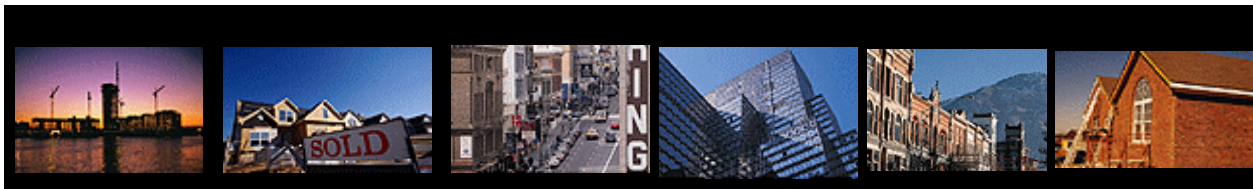
Liability Tools include — MOE liability agreements signed with local municipalities and lenders that limit exposure to liability risks under circumstances such as site investigations, technology databases that provide remediation technology and project detail information, environmental liability insurance

Types of Programs That Promote Economic Development

- ***Municipal Land Assembly***
- ***Business Incubators***
- ***Business Retention & Expansion Programs***
- ***Downtown/Area Specific Programs***
- ***Heritage Programs***
- ***Brownfield Redevelopment***
- ***Development Charge Exemptions, Credits***

The next section of the report provides an overview of the various types of programs that promote economic development and their presence across the municipalities in the survey.

Given that there are many forms of incentive programs, in addition to the information submitted by the municipal participants, a follow up phone survey was conducted to ensure that the information presented is comprehensive.



Municipal Land Assembly

The following table provides a comparison of industrial land prices across the participating municipalities. This information was provided by the municipalities and also from the Government of Ontario's Economic Profiles.

Municipality	Industrial Park	Price Per Acre		Ownership
		High	Low	
Aurora	Aurora East Industrial	\$ 275,000	\$ 175,000	Private
Aurora	Aurora South Industrial	\$ 300,000	\$ 175,000	Private
Aurora	Industrial Parkway North	\$ 250,000	\$ 155,000	Private
Barrie	Mapleview West Industrial Park	\$ 250,000	\$ 110,000	Public
Barrie	South Barrie Industrial Park	\$ 105,000	\$ 55,000	Public
Brampton	Multiple	\$ 220,000	\$ 99,000	N/A
Brantford	Braneida Industrial	\$ 70,000	\$ 65,000	Public
Brantford	Northwest Business Park	\$ 110,000	\$ 65,000	Public
Brantford	King & Benton Oak Park East	N/A	N/A	Private
Cambridge	Cambridge Business Park	\$ 135,000	\$ 135,000	Public/Private
Cambridge	L.G. Lovell Business Park	\$ 135,000	\$ 115,000	Public/Private
Chatham-Kent	Bloomfield Industrial Park	\$ 70,000	\$ 55,000	Public
Chatham-Kent	Ridgetown Industrial	\$ 11,050	\$ 11,050	Public
Chatham-Kent	Blenheim Industrial	\$ 29,000	\$ 29,000	Public
Chatham-Kent	McGregor Industrial	\$ 41,400	\$ 41,400	Public
Cobourg	Lucas Point Business & Industrial	\$ 25,000	N/A	Public
Cornwall	Cornwall Industrial Park	\$ 20,000	\$ 10,000	Public
East Gwillimbury	Bales Drive	N/A	N/A	Private
Fort Erie	Fort Erie Business Park	\$ 22,000	\$ 22,000	Public
Fort Erie	Fleet/Jockey Club Industrial	\$ 40,000	\$ 20,000	Private
Fort Erie	Stevensville Industrial	\$ 40,000	\$ 20,000	Private
Grimsby	Grimstone Industrial Park	\$ 190,000	\$ 90,000	Private
Grimsby	Grimsby Prestige Industrial	\$ 150,000	\$ 100,000	Private
Grimsby	Other Private	\$ 125,000	\$ 35,000	Private
Guelph	Hanlon Business Park	\$ 85,000	\$ 85,000	Public/Private
Guelph	York-Watson Industrial Park	\$ 75,000	\$ 75,000	Public
Guelph	Coldpoint Business Park	\$ 125,000	\$ 75,000	Private
Guelph	U Of Guelph Research Park	N/A	N/A	N/A
Guelph	Hanlon Creek Business	\$ 150,000	\$ 130,000	Public
Halton Hills	401-407 Gateway Business	N/A	N/A	Private
Halton Hills	Georgetown Industrial Park	N/A	N/A	Private
Halton Hills	Acton Industrial Park	N/A	N/A	Private
Hamilton	Ancaster Industrial Park	\$ 75,000	\$ 65,000	Public/Private
Hamilton	Stoney Creek Industrial Business Park	\$ 125,000	\$ 75,000	Private
Hamilton	Flamborough Techpark	\$ 75,000	\$ 65,000	Public
Kawartha Lakes	Kawartha Lakes	\$ 30,000	\$ 30,000	Public
King	Schomberg Industrial Park	N/A	N/A	Private
King	King City Prestige Employment	N/A	N/A	Private
King	Nobleton Employment Park	N/A	N/A	Private
Kingston	Catarauqui Industrial Estates	\$ 45,000	\$ 35,000	Public
Kingston	Clyde and Alcan Industrial Parks	\$ 45,000	\$ 35,000	Public
Kingston	St. Lawrence Park	\$ 35,000	\$ 35,000	Public
Kingston	Alcan Business Park	\$ 45,000	\$ 35,000	Public
Kitchener	Huron Business Park	\$ 125,000	\$ 125,000	Private
Kitchener	Grand River West Business Park	\$ 200,000	\$ 125,000	Public
Leamington	Seneca Road	\$ 65,000	\$ 60,000	Private
Lincoln	Industrial Park	\$ 75,000	\$ 50,000	Private
London	Trafalgar	\$ 96,000	\$ 56,000	N/A
London	London Enterprise Park	\$ 96,000	\$ 56,000	N/A
London	Wilton Grove	\$ 85,000	\$ 55,000	N/A
Markham	Woodbine North	\$ 350,000	\$ 300,000	Private
Markham	Commerce Valley	\$ 350,000	\$ 300,000	Private
Markham	407/404	\$ 350,000	\$ 300,000	Private
Midland	Technology Park	N/A	N/A	Private
Midland	Other Industrial	\$ 45,000	\$ 20,000	Private
Mississauga	Northeast Business Park	N/A	N/A	Private
Mississauga	Airport Corporate Centre	N/A	N/A	Private
Mississauga	Gateway Business District	N/A	N/A	Private
Newmarket	Northeast Davis Dr./Leslie Street	N/A	N/A	N/A
Newmarket	Leslie Street/Gorham Street	N/A	N/A	N/A

Municipal Land Assembly

Municipality	Industrial Park	Price Per Acre		Ownership
		High	Low	
Newmarket	Mulock Drive/Newpark Blvd	N/A	N/A	N/A
Niagara Falls	Muller	\$ 100,000	\$ 50,000	Private
Niagara Falls	Stanley Industrial	N/A	\$ 35,000	Private
Niagara Falls	Montrose Business Park	N/A	N/A	Public/Private
Niagara-on-the-Lake	First Capital Business Park	N/A	N/A	Private
Norfolk	Alfred W. Judd Industrial Park	\$ 26,500	\$ 26,500	Public
Norfolk	Norfolk Industrial Park	\$ 30,000	\$ 23,000	Private
Norfolk	Delhi Industrial Park	\$ 24,000	\$ 24,000	Public
Norfolk	East Lynn Industrial Park	\$ 26,000	\$ 26,000	N/A
North Bay	Gateway Business Park	\$ 20,000	\$ 20,000	Public
Oakville	Winston Business Park	\$ 295,000	\$ 250,000	Private
Oakville	Winston Business Park West	N/A	N/A	Private
Orangeville	Orangeville Business Park	\$ 120,000	\$ 80,000	Private
Orillia	Inch Farm & Brammer Drive	\$ 50,000	\$ 30,000	Public
Orillia	Drinkwater Business Park	\$ 50,000	\$ 30,000	Public
Oshawa	Stevenson Industrial Park	N/A	N/A	Private
Oshawa	Champlain Industrial Park	N/A	N/A	Private
Oshawa	Farewell Industrial Park	N/A	N/A	Private
Ottawa	Orleans Industrial Parks	\$ 100,000	\$ 50,000	Public/Private
Ottawa	Kanata South Business Park	\$ 120,000	\$ 75,000	Public/Private
Ottawa	Hawthorne Business Park	\$ 110,000	\$ 80,000	Public/Private
Peterborough	Major Bennett Industrial Park	\$ 40,000	\$ 40,000	Public
Peterborough	Peterborough Industrial Park	\$ 40,000	\$ 40,000	Public
Pickering	Brock Industrial Area	\$ 250,000	\$ 150,000	Private
Pickering	Granite Court Business Park	\$ 300,000	\$ 200,000	Private
Port Colborne	Loyalist Industrial Park	\$ 25,000	\$ 21,000	N/A
Port Colborne	Babcock & Wilcox Property	N/A	N/A	N/A
Port Colborne	Highway 140 Industrial Area	N/A	N/A	N/A
Richmond Hill	Beaver Creek Business Park	\$ 205,000	\$ 150,000	Private
Richmond Hill	Headford business Park	\$ 205,000	\$ 150,000	Private
Richmond Hill	Bayview Glen Business Park	\$ 205,000	\$ 150,000	Private
Sarnia	Sarnia Business Park	\$ 60,000	\$ 40,000	Public
Sarnia	Chippewa Industrial Park	N/A	N/A	Private
St. Catharines	Martindale Industrial	\$ 80,000	\$ 50,000	Private
St. Catharines	Port Weller Industrial	\$ 60,000	\$ 40,000	Private
St. Catharines	Louth Industrial	\$ 100,000	\$ 40,000	Private
St. Thomas	Dennis Farm Industrial Area	\$ 45,000	\$ 40,000	Public
Stratford	Wright Business Park	\$ 28,000	\$ 28,000	Public
Stratford	Lorne Ave Business Park	\$ 60,000	N/A	Public
Sudbury	Walden Industrial Park	\$ 50,000	\$ 40,000	Public
Sudbury	Valley East	\$ 22,000	N/A	Public
Sudbury	Radisson Industrial Park	\$ 40,000	\$ 35,000	Private
Thunder Bay	Balmoral IV Business Park	N/A	N/A	Private
Thunder Bay	Innova Business Park	\$ 94,000	\$ 65,000	Public
Timmins	Noronto Industrial Park	\$ 55,000	N/A	Public
Timmins	Bolath Developments	\$ 75,000	\$ 50,000	Private
Timmins	Private Property	N/A	N/A	Private
Toronto	Port Industrial Park	\$ 235,000	\$ 185,000	Public
Toronto	Stockyards	\$ 235,000	\$ 185,000	Private
Vaughan	Vaughan Enterprise Zone	\$ 500,000	\$ 450,000	Private
Vaughan	Vaughan Corporate Centre	\$ 500,000	\$ 450,000	Private
Vaughan	Vaughan 400 North	\$ 500,000	\$ 450,000	Private
Vaughan	Jane North	N/A	N/A	Private
Vaughan	Weston 400 North	N/A	N/A	Private
Wasaga Beach	Wasaga Beach Business Park	N/A	N/A	Private
Waterloo	Eastbridge	\$ 110,000	\$ 110,000	Public
Welland	Niagara Centre Business Park	N/A	N/A	Private
Welland	Enterprise Subdivision & Harry Duffin Industrial	N/A	N/A	Public
West Lincoln	Smithville Industrial Park	\$ 60,000	N/A	Public
Whitby	Durham Business Centre	\$ 250,000	\$ 200,000	Private
Whitby	Thickson Woods Business Park	\$ 180,000	\$ 100,000	Private
Whitby	Hopkins	\$ 200,000	\$ 125,000	Private
Whitchurch-Stouffville	Stouffville	\$ 200,000	\$ 80,000	N/A
Whitchurch-Stouffville	Vandorf	\$ 100,000	\$ 80,000	N/A
Whitchurch-Stouffville	Gormley	\$ 100,000	\$ 80,000	N/A
Windsor	Twin Oaks Business Park	\$ 130,000	\$ 65,000	Public
Windsor	Ojibway Industrial Park	\$ 46,000	\$ 38,500	Public
Average		\$ 125,712	\$ 94,405	
Median		\$ 95,000	\$ 65,000	

Municipal Land Assembly

This section of the report provides additional detail on the publicly held industrial/business parks provided by the municipalities.

Municipality	Municipal Land Assembly
Aurora	89 acres in the Highway 404 Business Park. These lands are currently being serviced and it is expected that the Town will market these lands in late 2005.
Barrie	Approximately 225 acres of available land – 100 fully serviced acres South Barrie Industrial Park – offers rail sites up to 80 acres in size.
Brampton	Brampton has 24 Business Parks with available space. There is an opportunity for development along the 407 corridor and in the east end of Brampton with great highway access.
Brantford	The City-owned Braneida Industrial Park has 315 acres of zoned industrial land. There are also 52 acres available in the Northwest Business Park. All industrial development charges are waived. Policy is to assemble land in advance of need, and then as required, serviced blocks are sold to users
Cambridge	67 acres available of City-owned land
Chatham-Kent	Chatham-Kent has 120 acres of land adjacent to Highway 401 and Bloomfield Road that is currently under development. Also there are 28 acres in Blenheim Industrial and 5 acres in Mcgregor Industrial park
Cobourg	67 acres of fully serviced industrial land - \$25,000 per acre. The Town also purchased Northam Industrial Park (147 acres).
Collingwood	There are 50 acres of municipal serviced industrial land available within Collingwood and another 5 acres of unserviced municipal land.
Cornwall	The City of Cornwall owns and maintains a 1600-acre Industrial Park. The south section of the park consists of 400 serviced acres (95% developed). Of the remaining 1,200 acres, 300 are fully serviced and immediately available while the remainder can be serviced on demand. The asking price for industrial land is typically \$20,000 per acre.
Fort Erie	2 Industrial parks with 18.5 acres of industrial lands, 50% of which is serviced. QEW access. There are also private industrial parks available.

Municipal Land Assembly

Municipality	Municipal Land Assembly
Georgina	The Town currently owns 12 parks for a total of 75 hectares of land and at the present time none of this land is available for sale.
Guelph	<p>Hanlon Business Park - 350 Acres of industrial and service commercial lands. Approximately 20 acres of land is currently available for sale. Sale price is \$85,000 per acre for zoned, graded and serviced industrial site.</p> <p>York/Watson Industrial Park – 120 acres of industrial land. Approximately 2.5 acres of land available for sale. Sale price is \$75,000 per acre for zoned, graded and serviced industrial land.</p> <p>Hanlon Creek Business Park – with 420 acres of developable lands. Business park rates range from \$130,000 to \$150,000 per acre.</p>
Hamilton	The City currently has 25 acres of serviced land and 100 acres of unserviced land available. All industrial development charges are waived.
Kawartha Lakes	<p>The City of Kawartha Lakes owns an industrial park in Lindsay. The Park has serviced industrial land available for immediate development.</p> <p>Serviced Industrial Land (hectares): 373</p> <p>The price (per serviced acre): \$30,000</p>
Kingston	<p>Combined 285 acres of industrial land is available for development, 125 of which are serviced.</p> <ul style="list-style-type: none"> -Catarauqui Industrial Park—198 acres available, all serviced with a sale price ranging from \$35,000 to \$45,000 per acre -Alcan Business Park—6 acres available, all serviced with a sale price ranging from \$35,000-\$45,000 per acre -Clyde Industrial Park—37 acres available, all serviced with a sale price of \$35,000-\$70,000 -St. Lawrence Business park—62 acres available, all serviced with a sale price of \$35,000 to \$45,000 per acre
Kitchener	<p>Grand River Business Park – 16.06 acres available, B-2 (5.029 acres) \$125,000/acre, B-3 (11.037 acres) \$150,000-\$200,000/acre depending on use.</p> <p>Huron Business Park – 12.5 fully serviced acres available, with an asking price of B-2 \$125,000</p>

Municipal Land Assembly

Municipality	Municipal Land Assembly
<p>London</p>	<p>The City has partnered with the airport in an industrial park. The City also plans to invest \$65 million over the next 20 years to develop industrial lands.</p> <p><u>Serviced</u> Trafalgar Industrial Park – 29 acres River Road Site – 14 acres London Enterprise Park – 1 acre Forest City Industrial Park – 178 acres</p> <p><u>Unserviced</u> Huron Industrial Park – 252 acres Skyway Industrial Park – 171 acres</p>
<p>Niagara Falls</p>	<p>The first 15 acres of 120 acres of municipally owned land is serviced and marketed by the private sector</p>
<p>Norfolk</p>	<p>The County currently has 4 parks, three municipal and one private sector park.</p> <p>The Delhi Industrial Park had a total of 48 acres, with 8.5 acres remaining</p> <p>The Norfolk Industrial Park had a total of 66.98 acres, with a total of 26.98 remaining</p> <p>The East Lynn Industrial Park had a total of 100 acres, with 14.2 remaining</p> <p>The Alfred W. Judd Park had 115.87 acres, with 93.27 remaining</p>
<p>North Bay</p>	<p>113 acres of serviced land available in the \$20,000/acre price range</p>
<p>Orillia</p>	<p>Total municipal land available is 15.6 acres</p> <p>Champlain Business Park and Progress Business Park are sold out.</p> <p>Drinkwater Business Park has 5 small sites available ranging in size from .568 to 1.87 acres ranging in price from \$30,000 to \$50,000 per acre serviced. The Inch Farm has 10 acres that is presently unserviced.</p>
<p>Oshawa</p>	<p>The City currently has 7 acres of industrial serviced land at the Oshawa Municipal Airport. Land prices average \$120,000 to \$130,000 per acre.</p>
<p>Ottawa</p>	<p>The City currently has 500 acres of vacant municipally owned lands.</p>

Municipal Land Assembly

Municipality	Municipal Land Assembly
Peterborough	Major Bennett Industrial Park – 60 acres serviced at \$40,000/acre. Peterborough Industrial Park – 45 acres serviced at \$40,000/acre In the process of developing 40 acres of land for aviation industry use. Airport lands are not sold but are leased at a current rate of 20 cents psf.
Port Colborne	Port Colborne has 60 acres of serviced industrial acres available - Light industry
Sarnia	Two business parks <ul style="list-style-type: none"> - 80 acres, fully occupied - 85 acres, under development, with a sale price of approximately \$40,000 to \$60,000 -
St. Thomas	Highbury Avenue – Dennis Farm Land, 126.7 acres, \$45,000/acre Burwell Road – 10.2 acres, \$45,000/acre Burwell Road – 8.3 acres, \$45,000/acre Edward Street – 4.7 acres, \$35,000/acre Highbury Avenue – 5.45 acres, \$35,000/acre Edward Street – 7.4 acres, \$38,500/acre Progress drive – 1.74 acres, \$38,500/acre Progress drive - .91 acres, \$38,500/acre
Stratford	200 acres in the Wright Business Park, with an asking price of \$28,000 per acre. There are no industrial development charges.
Sudbury	Three industrial parks - 67 acres of serviced land and 20 acres currently being serviced.
Timmins	Noronto Industrial Park – the sale price is typically \$55,000 per acre
Waterloo (City)	<ul style="list-style-type: none"> - Eastbridge Business Park – 110 acres, 7 of which are available <p>The City is a funding partner in the University of Waterloo Research and Technology Park but does not own the land</p>
Welland	Enterprise and Harry Duffin Industrial, 115 acres
West Lincoln	Smithville Industrial Park has a capacity of 218.5 acres of which 13.27 is currently available for sale at an asking price of \$60,000/acre.

Municipal Land Assembly

Municipality	Municipal Land Assembly
Whitchurch-Stouffville	Total acreage of industrial parks is 150.63. Currently the Town is not offering any acreage for sale.
Windsor	The City owns 2 industrial parks – Ojibway with 225 acres, with a price range of \$38,500-\$46,000 - Twin Oaks Industrial Park with 82 acres, with a price range of \$65,000-\$130,000

Business Incubators

Municipality	Business Incubators
Barrie	Two privately owned and operated business incubator operations. These provide reasonably priced space, management assistance and shared services.
Burlington, Halton Hills, Milton, Oakville	The Bay Area Learning Centre was created by the Center for Skills Development & Training, with a strong support from both the Regional and Municipal governments to serve as a partnership centre offering a continuum of quality education, training, personal and career development to the Halton community. The Centre is an entrepreneurial, not-for-profit organization dedicated to providing quality personal, professional and employment related development programs.
South Georgian Bay	<p>There is an Industrial Research and Development Institute which has recently become a division of Georgian College.</p> <p>IRDI is an independent research and development facility, established to provide engineering services to the manufacturing sector. The Institute's role is to find answers and develop solutions, offering state-of-the-art lab facilities, multidisciplinary expertise—and a shop-floor attitude.</p>
Guelph	Guelph Partnership for Innovation – A consortium of life science stakeholders with the vision of making Guelph one of the top five life science centres in North America. Their mandate is to co-ordinate information sharing among life science and agri-food companies in Guelph and area while fostering the development of Guelph as a leading centre for life science and agri-food research, development and commercialization through advocacy, education and communication
Greater Hamilton Technology Enterprise Centre	Built in 1993 as a new business incubator, GHTEC is 40,000 sq. ft. and is managed on behalf of the new City of Hamilton by a private consultant reporting to the Director of Economic Development. GHTEC is a business incubator assisting potential entrepreneurs to form technology based businesses utilizing the reasonably priced space, management assistance and shared services of GHTEC. To qualify for space, applicants must be starting a technology-based business. The facility is located within an industrial park that is now fully developed.
Kawartha Lakes	<p>The Kawartha Innovation Centre (KIC) is a partnership between the municipality, local government agencies, Kawartha Lakes CFDC, Kawartha Manufacturers Association and SSFC – Sir Sandford Fleming College. KIC's main goal is to produce successful innovative firms that will leave the incubator program financially viable, freestanding and contributing to our local economy.</p> <p>The first phase of KIC (2004) will be to focus on commercializing new technologies resulting from the applied research being conducted at the Geomatics Institute at Fleming and the Centre for Alternative Waste Water Treatment. Both of these research facilities are located in Lindsay at the world-renowned SSFC School of Environmental and natural Resources Sciences.</p>

Business Incubators—Existing

Municipality	Business Incubators
Kingston	<p>The City of Kingston and Queen's University collaborated on the creation of the Kingston Technology Exchange Centre (KTEC), which is both a technology incubator and network designed to foster the commercialization of new technology in Kingston. KTEC links talent, technology, know-how and capital to develop successful new local companies. Laboratory business incubator space, built to Biohazard Level II standards, has been designed to provide the specialized facilities necessary for commercial technology. The 7,300 sq. ft. of new, high tech laboratory space is housed in the state-of-the-art Biosciences Complex at the University.</p> <p>KEDCO Entrepreneurship Centre facilitates both start-up and existing businesses. It is staffed with two experienced Business Consultants and a Business Information Officer and focuses on providing a variety of products and services that will empower entrepreneurs to seek positive resolutions to their business concerns.</p>
North Bay	<p>Business Enterprise Centre that provides a full range of counselling services to S.M.E's including start-ups, business planning assistance, financial structuring and market research.</p>
Ottawa Biotech Centre	<p>Ottawa Biotechnology Incubator Centre (OBIC), which will provide public and private sector entrepreneurs with the structured opportunity necessary to turn promising innovations into high-valued commercial products. Investment of over \$12 million for a modern biotechnology commercialization centre has been secured, including a \$5.4 million grant from the Biotechnology Commercialization Centres Fund as part of the Superbuild fund. The City provided \$600,000 in start up funds over a period of 4 years.</p> <p>Phase 1 of the OBIC is OBIC Farm, located in Ottawa's developing agricultural biotechnology research park. This was completed in 2001 and is open for business. This offers specialized capabilities for the commercialization of agriculturally based biotechnologies, including research greenhouses and access to research land and animal rearing facilities.</p> <p>Phase 2 is OBIC Park, located in a growing life sciences technology park that is part of the health sciences corridor of Ottawa. This will be open in 2004.</p>
London Community Small Business Centre	<p>The mission is to contribute to the economic development of the community by stimulating, promoting and supporting the entrepreneurial spirit, start-up and early growth of small businesses. The incubator provides a protected environment for new businesses during critical first years. The facility is 72,000 sq.ft. with rental space from 100 to 2500 sq.ft. with the ability to expand as needed. The Centre is sponsored by the City of London, OMEDT, Fanshawe College, University of Western Ontario, London Chamber of Commerce, & private sector sponsors. The target incubator period is from 3-5 years.</p>

Business Incubators—Existing

Municipality	Business Incubators
Peterborough	In conjunction with Trent University, the City recently initiated an incubator centre on the university campus for environmental Research and Development businesses
Kitchener-Waterloo	The region of Waterloo is currently building a 20,000 square foot facility in their new research and technology park.

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
<p>Aurora</p>	<p>The Town of Aurora has implemented a number of initiatives to promote economic development which include, but are not limited to the following:</p> <p>Business networking/Information seminars & Workshops – held at least twice a year and allow staff to interact with the local business community through seminars and informative workshops.</p> <p>Business Newsletter – semi-annual, intended to keep local businesses informed of new developments and announcements that are of significance to the Municipality.</p> <p>Aurora Business Ambassadors Program – allows prominent local business leaders to assist the Town in promoting Aurora as a premier business address. The program also allows the Town to express to each business in Aurora their importance to the community, to learn more about that company and their management, and to offer services to assist businesses with any challenges they face.</p> <p>Corporate Calling Program – Economic Development Division staff visits local business throughout the year in order to meet company representatives, tour local facilities, and understand the focus of each company.</p> <p>Investment Retention & Attraction Strategy – includes monitoring and reacting to local business needs through information gathering and reporting, market research, and business contacts as well as a proactive external investment attraction program to increase Aurora's economic base.</p> <p>Site Plan Coordinator Role – The Town is incorporating the economic Development division into a reorganized Planning and Development Services Department to play a role in assisting non-residential site plan applications through the approval process.</p>
<p>Clarington</p>	<p>The Business Retention and Expansion (BR&E) program includes two essential elements:</p> <p>First, the Visitation Program surveys a large sample of our local companies to determine the needs, concerns and opportunities of existing local companies in order that action could be taken to respond to the companies needs or development opportunities.</p> <p>Secondly, an ongoing BR&E Implementation Program sets out to implement the actions to help businesses become more competitive. The implementation of recommendations to proactively improve the local business climate will be the responsibility of the BR&E for the Municipality of Clarington in partnership with the Clarington Board of Trade, The Municipality of Clarington, other organizations and members from the business community</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
<p>Barrie</p>	<p>Barrie Business Ambassador Program – purpose is to express to each company their importance to the community, learn more about the business and their management, and to offer services ensuring that any challenges they may be experiencing are addressed. Every month, a team of Ambassadors, made up of representatives from local corporations and City Officials visits a business, promoting their success, as Barrie grows and develops.</p> <p>The City of Barrie, in partnership with the Ministry of Enterprise, Opportunity & Innovation (MEOI) has recently entered into an agreement to be the local coordinator of the Greater Barrie Business Enterprise Centre through the Business Enterprise Resource Network, which has been contracted as the local service provider. The Business Enterprise Resource Network of Barrie ~ South Simcoe Inc. is a not for profit corporation specializing in assistance for the entrepreneur and small business. They offer a library, forms and publications, seminars, work-shops, workstations and other resources to help those interested in self employment and provide assistance and support to small and medium-sized businesses in both their start-up and early growth stages.</p> <p>The City of Barrie and the Nottawasaga Community Economic Development Corporation have recently completed a one year program for export market development. This project was funded by HRDC and two Export Market Development Officers were hired with the goal of assisting local manufacturers and business with their market development plans. Various events were offered throughout the year including; export seminars with CCRA, EDC, Industry Canada (PEMD), NRC, Technology Partnerships Canada, CIDA Inc., NEBS missions, PEMD submission assistance, etc. A survey of the businesses in the City of Barrie and South Simcoe was also completed which identified the existing knowledge gaps between exporters and non-exporters, along with an action plan to address these issues.</p> <p>The City has established the Doctor Recruitment Task Force with funding from the City of Barrie and The Royal Victoria Hospital. A Physician Recruitment Coordinator has been recently hired to assist in the coordination and delivery of the various recruitment programs and through partnerships with local citizen and physician recruitment groups, the task force has been successful in recruiting a number of physicians to the area.</p>
<p>Brampton</p>	<p>Offers one-stop-shopping. Programs include:</p> <ul style="list-style-type: none"> ▪ Bram Match – Brampton Strategic Alliance Program ▪ Brampton Gets Wired ▪ Brampton Marketing Team ▪ Small Business Enterprise Centre – small business information, business plan reviews, consultation, free access to accountants, lawyers and other professionals, business registration, workshops and seminars.

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Brantford	The Brant/Brantford Business Resource Centre provides advice and counsel to entrepreneurs either starting a business or already operating a business. The City, Ministry of Economic Development Trade & Tourism and local sponsors provide funding.
Burlington	<p>The City has a business-calling program operated by the Burlington Economic Development Corporation (BEDC). The program is based upon the retention and expansion software called Synchronist Business Information System. It allows for more sophisticated levels of programs and follows a rigorous process for selecting companies, arranging interviews, conducting interviews and recording and analyzing data. It has proven to be a powerful planning tool for service delivery in the municipality.</p> <p>Burlington also has a “Jobs Burlington Campaign” which set up a website for high tech businesses to link to labour.</p>
Caledon	The Brampton Small Business Enterprise Centre provides service to Orangeville, Caledon and Brampton.
Chatham-Kent	<p>Chatham-Kent works with local community organizations including Chambers of Commerce and Business Improvement Areas in support of service and commercial issues and activities.</p> <p>Business Development Services – acting as the champion and spokesperson for local business, gathering community intelligence and supporting business’ special issues, enhancing the existing business infrastructure.</p> <p>Entrepreneurial services provide start up support and on-line business registration to new entrepreneurs in cooperation with the Ministry of Economic Development and Trade.</p> <p>Economic Development Services promotes Chatham-Kent to the world, communicating with senior national and international business leaders and provincial and federal government decision-makers to identify Chatham-Kent as a location for new investment, maintaining an inventory of land and buildings available for development and assisting with site selection activities.</p> <p>The Agricultural Services area of the Economic Development Services works at promoting and developing agri-business opportunities. Working with the University of Guelph/Ridgetown College to provide business support services through the Ag Business Centre.</p> <p>Tourism Development Services – providing support to the local tourism sector through tourism destination marketing, developing partnerships with local tourism operations and attractions, operating seasonal visitor information services.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Cambridge	<p>The City supports existing businesses with their expansion by having regular contact with the business community through networking and a visitation program.</p> <p>The City also provides information and resource material through the Business Enterprise Centre.</p>
Cobourg	<p>Once a year over 1,000 businesses are telephoned to update information and discuss any concerns. Manufacturers are contacted twice annually. Information and/or assistance are provided as well as appointments for personal visits by Town staff. Team Cobourg representatives, regularly visit industries who wish to expand or reorganize their operations.</p> <p>An Opportunity Analysis Program promotes a public forum for business to express views on present and future development. Entrepreneurial services are provided for start up and existing businesses through the Business Advisory Centre – Northumberland. This includes seminars and performance monitoring as well as a business reference library.</p> <p>Marketing programs such as the award winning “shop local campaign” are implemented jointly by the Town of Cobourg, Chamber of Commerce, local media and retailers from all nodes. Another example is the Town’s Tourism partnership with wellness practitioners and accommodation businesses that mutually promote each other as Ontario’s Feel Good Town.</p> <p>The Town has partnered with the Life Long Learning Centre regarding skill development in Construction Trades including job placement. The Business Advisory Centre works in 6 Secondary schools promoting Business Plan Competitions and student summer businesses as future entrepreneurs. The Town works with area Chambers and EDO’s hosting manufacturing seminars.</p>
Collingwood	<p>The municipality works closely with all business sectors to encourage growth and retention through site visitation, bi-monthly meetings, guest speakers and acts as a liaison for available government programs. The municipality is active regarding skill development, post-secondary opportunities, health professionals, housing and ongoing industrial concerns associated with retention and expansion.</p> <p>The municipality works aggressively with new business and entrepreneurs to facilitate development within the community and provides information on the Web and in Office to assist in initiating opportunities.</p> <p>Collingwood initiates Business Retention and Attraction Programs to all sectors. They have developed a Strategic Plan and Marketing Plan in partnership with Industry Canada to aggressively move the municipality ahead. They are currently initiating Economic Impact Analysis of the various sectors to ensure growth and sustainability.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Cornwall	<p>The promotion of the City as a business location through a number of marketing/communication initiatives; assisting local companies with expansion/ modernization projects; maintaining economic indicators for the area through an extensive Community Profile and web site; co-ordinating local economic development efforts; provide assistance to various community and senior government agencies on economic development matters. Through a partnership with the Ontario Ministry of Economic Development & Trade, the City operates a Business Self-Help Office, which offers one-stop shopping for people seeking information on starting a small business. Staff provides guidance to entrepreneurs as they work their way through the process of starting a small business, up to and including expanding that business. Assistance is also offered to existing small business operators. The office also provides periodic seminars and workshops on issues such as how to start a new business, preparing a business plan and marketing. Access to use of computers is provided free-of-charge to enable entrepreneurs to complete any work needed in initiating a new enterprise.</p>
East Gwillimbury	<p>Business Development Committee—signage branding and promotion of local businesses.</p>
Fort Erie	<p>Company visitation program.</p>
Guelph	<p>Guelph Business Enterprise Centre – A partnership with the City of Guelph’s Economic Development Department, the Guelph Chamber of Commerce and the Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA). The centre answers questions on start-up businesses, provides one-on-one consulting, seminars and training, mentoring and networking.</p> <p>Local Best Practices Networking Group – A partnership between the City’s Economic Development Department and the Ministry of Economic Development and Trade (MEDT) and the Excellence in Manufacturing Consortium (EMC). This group promotes an emphasis on continuous improvement and increasing members’ competitiveness.</p> <p>Physician Recruitment Program is in effect to attract qualified doctors to open practices in the City.</p> <p>The City’s Economic Development Department is currently in the process of launching a Company Visitation Program. This initiative will focus on companies located downtown and those involved in the life science and manufacturing sectors.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Grimsby	The Town conducts a Business Visitation Program that is intended to maintain contact with local businesses, as well as host business breakfasts on a semi-regular basis to provide the opportunity for the local Chamber of Commerce in this regard.
Halton	<p>Proactive Business Contact Program. Access to Capital Program helps companies prepare for investor readiness. This involves seminar series with three components; understanding investor needs, preparation of the investment plan and negotiating with the investor. On completion of the seminars, the company can then do its presentation in front of a review panel of three experts, which will provide a critique.</p> <p>The Halton Apprenticeship Advisory Council, which is a joint public-private venture which reviews and addresses labour needs in Halton to provide the labour resources necessary for growth.</p>
Hamilton	<p>The City conducts a corporate visitation program. In addition, the City participates in trade fairs in Canada and the US and takes local companies at no charge for their booth space.</p> <p>The Hamilton Small Business Enterprise Centre provides the information and tools that entrepreneurs need to grow their businesses. It is a one-stop source for business information, guidance and professional advice on starting and running a successful business.</p> <p>The City completed a detailed cluster strategy and review of key target markets. The review included extensive consultation with the business community.</p>
Kawartha Lakes	<p>The Kawartha Lakes Small Business Enterprise Centre helps smaller businesses realize new opportunities and increase competitiveness. The objective is to ensure that the small business community continues to be supported in its growth, while increasing employment and investment within the City.</p> <p>In an effort to provide maximum municipal assistance to community groups and organizations, the Economic Development Department has an Economic Development Partnership Fund Program. This loan repayment program is available to groups and organizations that have secured other financing but require assistance with start-up cash flow. Applications from the smallest event to those requiring the maximum loan of \$80,000 will be considered.</p>
Kingston	Kingston Economic Development Corporation's (KEDCO) activities include the promotion of the city in the international marketplace; assisting local companies with expansion/modernization projects; maintaining a computer database of up-to-date economic indicators for the area; co-ordinating local economic development efforts and advising local and senior governments on economic development matters.

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Kitchener	<p>The City has a corporate calling program. This program is used to help identify the City's strengths for future marketing efforts. The City is reviewing clustering opportunities of public and private companies. The City is also investigating strategic alliances to develop business relationships in the private sector.</p> <p>The City has a Business Enterprise Centre. The services provided include business plan review, market research, workshops and seminars, free computer use, free internet use, printing services, one-on-one business consultations, government information. Funding is provided by the City, Provincial government and private sector sponsors.</p>
Leamington	<p>The Leamington Economic Development Department's services to business include: customized information services, market information, networking/contact, and small business consulting.</p>
London	<p>The City has a Corporate visitation program. In addition, there are four advisory councils—IT, Biotechnology, Call Centre, Industrial.</p> <p>London Economic Development Corporation (LEDCO) is a partnership between the City and the private sector. Their goal is to facilitate the process of attracting and retaining investment to the City.</p> <p>Business retention activities include providing site selection data, information on government programs, providing advice and assistance.</p> <p>Business attraction activities include providing statistical information on London and its economy, acting as a liaison between municipal government and local businesses, initiating and participating in joint ventures, facilitating the process of moving through the regulatory environment and facilitating strategic plan development for the community.</p>
Milton	<p>The City operates a proactive visitation program.</p> <p>The Milton Economic Development Advisory Committee (MEDAC) was established in order to obtain strategic advice from the business community comprised of 16 members from a broad spectrum of industries including manufacturing, financial institutions, real estate, small businesses and the Chamber of Commerce.</p> <p>The Economic Development Office works closely with the development community and the major land owners in the 401 Industrial Park to ensure that economic development prospects are serviced.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Niagara Falls	The City operates a proactive visitation program.
Norfolk	<p>Norfolk's Economic Development Department is currently expanding its mandate to include tourism development and marketing. It is also refocusing on a proactive business visitation program with the development of a stakeholder's survey for all sectors. This survey is intended to enhance County services by actively discovering the needs of businesses and industry within Norfolk. This survey will also highlight successes and concerns regarding the county, and help to develop marketing strategies that ensure a solid and prosperous future for all investors. Furthermore, Norfolk County will be holding annual stakeholder meetings to discuss tourism development and marketing, business retention and development. These meetings provide networking opportunities for businesses and investors, and allow all stakeholders to remain connected to important development strategies. The County will also be implementing a Client Relationship Management (CRM) system to allow staff to communicate with stakeholders on a more cost-efficient and effective basis throughout the year. Norfolk is also in the process of re-tooling its marketing materials and plans.</p> <p>Lunch and Learn Seminar - This seminar is for entrepreneurs who are considering starting or buying a business for the first time. This 3-hour seminar is presented weekly.</p> <p>Norfolk Small business Club - The purpose of this club is to provide networking opportunities, to educate and train, and to establish links with local professionals.</p> <p>Corporate Calling - The Economic Development Department offers a Corporate Calling Service. Staff will visit companies to assist with a wide range of issues such as property taxation, site selection, international trade, transportation and government policies.</p>
North Bay	<p>BR&E program is run through the Economic Development Commission that relies on financial support from FedNor, NECO-CFDC, HRDC, MNDM. These programs range from wage/subsidy/research/development grants to repayable term loans to equity instruments depending on the project.</p> <p>The City operates a plant visitation program. City Finance notifies the Economic Development department of realty tax arrears, which prompts a visit from the department to see if there is any assistance that can be provided.</p> <p>The Business Self-Help Office (B.S.H.O.) is a partnership between the City of North Bay through the North Bay Economic Development Commission and the Ministry of Northern Development and Mines. The purpose of the office was to create a "one-stop-shop" for information on starting a small business.</p> <p>One of the most important initiatives to emerge from North Bay's economic planning is the development of a sector strategy, in which businesses are clustered together to maximize marketing and growth opportunities. These clusters promote the development of an infrastructure social, economic, technological, and cultural, which will support new businesses.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Oakville	The Oakville Economic Development Alliance (OEDA) – provides a company proactive visitation program to assist businesses and ensure that they are satisfied with Oakville. In addition OEDA provides site information, economic data and acts as the lead advisor to the Oakville Council, Chamber of Commerce and developers on expansion opportunities/constraints.
Orangeville	The Town recently opened a Small Business Enterprise Centre for business start ups. The Orangeville & Area Small Business enterprise Centre (SBEC) provides guidance for start-up and existing companies.
Orillia	The Orillia EDC office operates a formal BR&E program with surveys, etc. As members of the Chamber of Commerce, Orillia & District Construction Association and Orillia Manufacturers Association we can hear directly the issues facing our business community.
Oshawa	<p>Business retention is part of the City's Economic Development Strategy. The five key strategies identified in the Strategy are: Leadership and Partnership, Image and Attitude, Necessary Infrastructure, Business Development, Diversity and Growth and Downtown.</p> <p>Business Advisory and Enterprise Centre run through the region of Durham - on behalf of the City of Oshawa.</p>
Mississauga	<p>Business Call Program - The City hosts a proactive corporate call program in key industry sectors. Elected officials and senior staff from the City visit major new companies to the City each year to develop a rapport with the business community, determine the level of satisfaction with City services and address issues.</p> <p>Mississauga Business Enterprise Centre (MBEC) – assists entrepreneurs to start-up businesses and existing small businesses to grow and expand.</p> <p>Facilitation Services – site location assistance; industry and business networks; business and government contacts.</p> <p>In addition, the City supplies partnership options and offers seminars for small and medium sized companies.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Ottawa	<p>The Entrepreneurship Centre is an initiative of Ottawa Centre for Research and Innovation (ORCI), dedicated to helping Ottawa entrepreneurs make educated decisions about starting and growing their businesses. The Centre is funded by the City of Ottawa, the Ontario Ministry Enterprise and Innovation, the Royal Bank, and numerous other business partners. ORCI is a not-for-profit organization supported by over 600 members. Working in collaboration with its strong and innovative member base, ORCI builds on the strengths of the region to advance research and development, lifelong learning, professional development and community infrastructure. Ottawa Global Marketing, a division of ORCI works with the private sector and all three levels of government to attract investment, people and companies to the region. It is a lead organization in branding and marketing Ottawa internationally.</p> <p>The City of Ottawa's Commercial Research Grant Program is designed to help the City's Business Improvement Areas (BIAs) undertake research projects and/or studies that will help enhance their economic viability and competitiveness. The City of Ottawa provides matched funds of up to \$10,000 per BIA per year based on eligible project costs. The grant is used to retain research and consultant assistance required to develop programs, identify issues facing the BIA, or establish priorities for action.</p> <p>"Talentworks" facilitates collaboration between business, government, education and community partners to develop, attract and retain qualified workers, develop projects plans and deliver specific, customized projects that are matched to economic development, integrate and disseminate relevant information to Talentworks partners and influence and improve strategic planning and economic development.</p> <p>The Ottawa Capital Network (OCN) assists in creating efficiencies in the capital markets through programs aimed at educating the entrepreneurial community, creating linkages among the investment community and providing knowledge and support to the business community.</p> <p>The City has participated in the Ontario Ministry of Agriculture and Food's Business Retention and Expansion (RE&E) program, and a targeted business visitation program to better understand issues and opportunities of local businesses is being developed.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
<p>Peterborough</p>	<p>Operated through the Greater Peterborough Area Economic Development Corporation (GPAEDC). The GPAEDC is governed as a public/private non-profit partnership corporation. The following programs are used:</p> <ul style="list-style-type: none"> -Proactive business retention and expansion program, including business visitation programs, government funding programs, and acting as a government liaison -Maintain economic data, statistics and information -Develop partnerships to promote, support and sustain growth -Mediate conflicts and advocate for business concerns -Market Peterborough to prospective businesses <p>Business Advisory Centre has consultants to advise both prospective and established business owners on key aspects of start-up and maintaining successful businesses. The Centre provides information on government programs, library, trade show directory, internet access, personalized business consultations, seminars.</p> <p>Peterborough also has a Business Advisory Centre (Phase 2) which focuses on businesses that are 3-5 years old. Issues such as capital expansions, accounts receivable and other financial matters are typically addressed.</p> <p>In their 2000 strategic plan, the Greater Peterborough Area Economic Development Corporation made it a priority to pursue the formation of a unique Peterborough based Regional Cluster, with the goal to harness local innovation and develop a stronger regional economy. Building on existing expertise and capabilities in the region, Peterborough provides exciting new opportunities for investment in Industry Clusters such as Biotech, Food processing, Automotive and Electronics/Aerospace</p> <p>The City has a Physician Recruitment Program, which is funded by the Federal Government. There is full-time staff dedicated to the program. A program in the community has been established to offer incentives to attract new physicians to the community.</p> <p>Skilled Labour Recruitment Program, which is funded by the province to attract new manufacturing companies to the community and help retain a skilled labour force in existing companies.</p>
<p>Pickering</p>	<p>The corporate calling program is designed to provide superior customer service to existing businesses by opening lines of communication, creating customer loyalty and assisting Pickering firms with business opportunities as well as their issues and concerns.</p> <p>A Business Advisory Centre is located in the Region of Durham. The City provides in-kind support. The Centre offers seminars, entrepreneurial workshops and start up business consultation.</p> <p>Business Advisory Council made up of local business and public sector leaders sharing information/resources to attract new business development to the City and improve/strengthen local conditions for existing companies.</p> <p>South Pickering Intensification Strategy – inventory/identification of underutilized/vacant lands in the city's existing urban area, and developed site-specific strategies, project teams, partnerships and incentives to encourage new development.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Port Colborne	Corporate visitation program. The Economic Development Office assists firms in developing new export markets and expanding existing companies.
Richmond Hill	Corporate calling program. Small business co-ordinator - seminars, queries etc. The Office of Economic Development (OED) will assist local industries to increase their international presence and competitiveness, penetrate new markets, develop new products and realize new business development. In order to ensure opportunities are realized, the Richmond Hill Office of Economic Development is facilitating strategic alliances to promote increased opportunity for Richmond Hill companies, which would result in diversification, expansion, and job creation.
St. Catharines	Corporate Visitation Program, Physician Recruitment, Domestic and International Marketing, Event Planning, business Recruitment and Site Selection
Stratford	<p>The Stratford and Area Business Association is active in promoting and improving business development. Under the CASP program 24 companies were assisted in the development of business, marketing and financial plans.</p> <p>Presentations are made to business establishments.</p> <p>A survey was designed to determine the direction the business community would prefer to proceed in promoting future economic development plans.</p> <p>Training courses to local businesses are provided – computer, hospitality, and customer service.</p> <p>The City has formed an association with Aylmer, Ingersoll, North Middlesex, Woodstock, St. Thomas called the Southwestern Ontario Marketing Alliance (SOMA). SOMA actively supports local manufacturers and their investments in the region by promoting their interests in the community</p>
Sudbury	Regional Business Centre Operating from the office of Sudbury Development Corporation, the Regional Business Centre is an independent multi-sector partnership which includes the banking, educational, municipal and private involvement that provides public access to all of the resources required for business start-ups, growth or expansion through one location. Workshops and seminars are provided. The City operates trades shows and conducts trade missions. In addition, businesses are visited on a regular basis through a visitation program.
Thunder Bay	The Thunder Bay & Area Entrepreneur Centre exists to offer free and confidential business consulting services to both new and existing small businesses. The services include providing information on various business topics to one on one consultation with a Small Business Consultant.

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Timmins	<p>Services include site selection, exporting information, community statistics and demographics and assistance on government assistance programs</p> <p>The Venture Centre (Community Futures Development Corporation), the Timmins Economic Development Corporation, and the Timmins Chamber of Commerce partnered to launch the Timmins BR+E project. The BR+E project is aimed at helping those businesses within the City of Timmins expand and remain in Timmins. This type of project is relatively new to the province and makes use of volunteers as a way of collecting data. The Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) have developed many tools and this effective survey for use throughout the Province.</p> <p>Extensive community and business consultations resulted in the identification of 468 ideas and opportunities for the City of Timmins. Many of these opportunities related to the existing business base and supported the need for a local BR +E initiative.</p> <p>Timmins and Area Business Self-Help Office offers a walk-in resource library of business information with a knowledgeable Business Consultant.</p>
Toronto	<p>Economic Development assists small business, stimulating entrepreneurial development, and revitalizing commercial and industrial employment areas.</p> <p>Economic Development manages Enterprise Toronto www.enterprisetoronto.com, a public-private alliance assisting entrepreneurs and small business. Its four business centres provide one-on-one assistance to those starting or growing an early stage business.</p> <p>Toronto cost-shares capital improvement in designated retail business districts and traditional employment areas.</p> <p>Toronto's Economic Development team provides specialized business knowledge and information on Toronto's <u>key industry clusters</u> including:</p> <ul style="list-style-type: none"> • information technology and digital media; • biotechnology and pharmaceuticals; • tourism; • financial and business services; • call centres; • fashion and apparel; and • food, beverage and packaging.
Vaughan	<p>Corporate calling program Strategic business alliance program Business Enterprise Centre</p>
Waterloo (Region)	<p>The Region co-ordinates an annual survey of all businesses in the community. This is done in conjunction with the lower tiers.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Welland	Site Location Business Facilitation Venture Niagara Club 2000
Whitby	Whitby First Promotion Program Entrepreneurship & Small Business Support Program, including Business Seminar Program, Whitby Business Resource Centre, One-on-One Consultation, Partnership in the Business Advisory Centre Durham Invest Whitby Support Program whose initiatives include: Business Planning Workshops, InvestmentLink Program, International Trade & Pre-Qualification Meetings, Government Funding Programs Tracking System Business Growth and Expansion Support Program Site Selection & Relocation Support Program Tourism Whitby Support Program Film Whitby Support Program Agricultural Support Program
Whitchurch-Stouffville	Company visitation program.
Windsor	The City has a corporate visitation program and a business self-help centre

Downtown/Area Specific Programs

The following programs have been developed to address specific areas of improvements within municipalities. Some of the programs are available for all property types, while others target specific forms of redevelopment. The programs may be in the form of a loan, a grant, waiving of fees, tax rebates and tax forgiveness.

Municipality	Type of Program	Downtown/Area Specific Programs
Barrie	Façade Improvement Loan Program	Provides loans of up to \$25,000/property for building façade improvement and up to \$5,000 for signage.
	Tax Increment Grant Program	Annual grant for five years starting the year that the increased assessment is billed and paid for the City's portion of the property taxes in decreasing percentages of the initial increment
	DC Exemptions	For both residential and commercial development in the City Centre Planning Area
	Upgrade to Building Code Program	Assistance in the form of loan for 50% of costs up to a maximum of \$25,000
	Application, Permit, Special Fees Program	Grants ranging from 25% to 100%
Brantford	Business Incentive Programs Performance Grant	The City provides a Performance Grant Program to assist businesses and property owners within the Downtown Community Improvement Project Area in the implementation of sound business plans that will generate increased economic activity in the Downtown. The grant is to assist with the financing of costs associated with the rehabilitation of lands and buildings relating to the implementation of such business plans.
	Building Permit Fees	The City has reduced building permit fees to encourage construction activity in the Downtown Community Improvement Project Area.
	Development Charges	No development charges in Downtown.

Downtown/Area Specific Programs

Municipality	Type of Program	Downtown/Area Specific Programs
Cambridge	Interest Free Loan	<p>Building Revitalization Program - The City offers interest-free and partially forgivable loans (on a matching-share basis) for property improvements that focus on improving the street appearance of buildings and encourage structural and weather/waterproofing repairs. The City will lend up to \$20,000 per building, with partial loan forgiveness of up to 35% available. (A maximum of \$60,000 per property owner is available).</p> <p>Instead of entering into a loan arrangement with the City, the program can also be arranged so that the partially forgivable portion can be given as a grant.</p>
	With grant Option	
	Grants	<p>Design Guide Program - This program offers grants for owners to retain professional assistance in designing property improvements. The City offers a \$750 grant for design assistance in the downtown core. Since start up in 1998, the City has funded over \$15,000 in Design Guide grants.</p>
	Tax Rebate	<p>Realty Tax Rebate Program—a three year program that provides a rebate of a percentage of the City's portion of the increase in City property taxes as a result of building improvements and/or new development. All properties in the core are eligible where the property improvements result in an increase in the City property taxes.</p>
	No Fee	<p>Development Application Fee Waiver—no fees for applications under the Planning Act (Site Plan, Zone Change, Official Plan Amendment, Subdivision) for new residential development in the downtown core</p>
	No Fee	<p>Building Permit and Sign Permit Fee Exemption—all properties in the core areas do not pay a fee for obtaining a building permit or permits for signs</p>
Guelph	Interest Free Loan	<p>Downtown Residential Incentive Grant Program – a tax incremental waiver program which encourages the rehabilitation and renovation of the upper stories of existing buildings and their conversion to residential use.</p>

Downtown/Area Specific Programs

Municipality	Type of Program	Downtown/Area Specific Programs
Kawartha Lakes	Matching Funds	The City contributes to a \$65,000 funding formula for the downtown merchant area of the community of Lindsay. The Lindsay BIA exacts a levy from the designated area of the downtown core and these funds are matched by the City.
London	Loan	<p>Façade Restoration Loan Program – assists Downtown property owners interested in improving their building façade. May be eligible for a ten-year interest-free loan up to a maximum of \$25,000 or half the value of the façade improvements being proposed.</p> <p>Upgrade to Building Code Loan Program – assists Downtown property owners with interior improvements that relate to Fire and Building Code requirements. May be eligible for a ten-year interest-free loan up to a maximum of \$50,000, or half the value of the work proposed.</p>
	Grant	Economic incentive for the rehabilitation and/or redevelopment of commercial and residential buildings in the core. If property taxes increase as a result of a rehabilitation and/or redevelopment project, the City will grant back a portion of that tax increase every year, for ten years.
	Grant	A Mainstreet London program that provides grant money for building and business owners who want to improve the façade of their building.
Newmarket	Grants and Loans	<ul style="list-style-type: none"> • Project Feasibility Study • Façade Improvement & Restoration • Interior Renovation & Improvements • Residential Intensification & Conversion • Business Signs
	Tax Increment Equivalent Grants	
	Fee Exemption, Credits, Waivers and Reductions	<ul style="list-style-type: none"> • Development Charges • Building & Planning Fees • Parking • Parkland Dedication
Norfolk	Non-financial	<p>The County waives parking requirements for specified downtown areas</p> <p>A Workshop Symposium is being held to encourage downtown business in “Doing What We Do Best”</p>

Downtown/Area Specific Programs

Municipality	Type of Program	Downtown/Area Specific Programs
North Bay	Grants/Interest Free Loans	<p>Downtown Community Improvement Plan provides funding in the form of both grants and interest free loans to either building or business owners for façade/leasehold improvements, feasibility studies and the revitalization/redevelopment of buildings. Grants of up to \$15,000 and interest free loans of up to \$50,000.</p> <p>The City also operates a conversion credits program for Community Improvement areas, where credits are based on per square foot i.e. if converting from industrial to residential the owner gets a credit of approximately \$8 per square foot for what has been demolished, to be used against the residential re-construction charges.</p>
Orillia	Grant	Under the Planning Act, the City provides a grant of 50% of the cost of the façade in the downtown core up to \$5,000 for a building in a one-year period.
Oshawa	Loan/Grant	The City of Oshawa received Provincial approval for a central business district (18 blocks). The loan programs consist of Façade Improvement Loan Program, Upper Storey Conversion to Residential Loan Program and Upgrade to Building Code Loan Program. The grant programs consist of Residential Development Charge Grant Program, Increased Assessment Grant Program, Building Permit Grant Program and Parkland Dedication Fee Grant Program.
Ottawa	No Fee	<ul style="list-style-type: none"> ▪ No development charges for residential construction in the Central Area and Centretown ▪ No building permits or planning application fees for residential development ▪ No 5% residential parkland levy ▪ Reduced parking requirements for residential development in selected downtown areas ▪ Expedited development approval process

Downtown/Area Specific Programs

Municipality	Type of Program	Downtown/Area Specific Programs
Port Colborne	Residential and Commercial Tax refunds Commercial Façade Loans Exemptions	<p>The City approved a by-law in 2004 to provide tax assistance in the form of refunds of the taxes for up to 10 years for City municipal purposes on all improved residential and commercial properties in the Community Improvement Plan Areas that have been increased as a result of improvements.</p> <p>Commencing in 2004, the City implemented a program to provide loans of up to \$1,000 per project for design projects and up to \$10,000 per project for improvement projects for commercial facades</p> <p>Exemptions for the creation of new residential or commercial units of building and planning fees as well as an exemption of parkland dedication fees and parking and loading space requirements</p>
Richmond Hill	Interest Free Loan	The City provides a façade matching interest free program of up to \$10,000 for downtown properties.
Sarnia	Grant/Tax Relief Fees waived Façade Loan	<p>The City provides grants to property owners who undertake renovations/rehabilitation to their properties that result in an increase in their assessment and a corresponding increase in their taxes. The grant is equal to any increase in taxes paid as a result of the work being done. The grant is available for a period of 10 years for non-heritage properties. The grant is 100% of actual tax increases as a result of increased assessment in years 1-8, decreasing to 75% in year 9 and 50% in year 10.</p> <p>Building permit fees are waived in the downtown until January 1, 2007</p> <p>Loans are available to a maximum of \$20,000 per storefront or the total cost per storefront of the proposed eligible improvements whichever is the less, to a maximum of \$60,000 per property. Interest will be charged at one half the prime rate of the City's banker at the time of the application. Term is open not to exceed 10 years</p>
St. Thomas	Grants & interest free loans	The City operates a Community Improvement Plan whereby Council offers grants and interest free loans to pre-approved applicants.

Downtown/Area Specific Programs

Municipality	Type of Program	Downtown/Area Specific Programs
Sudbury	Tax incremental financing	Designated a Community Improvement Area to allow the City to provide a Tax Incremental Financing Scheme to support downtown redevelopment or rehabilitation. This is a 10 year program whereby the maximum amount of the tax rebate shall not exceed the anticipated increase in municipal realty taxes as a direct result of the redevelopment. The rebate is on a declining basis whereby in year 1 it is equal to 100% of the municipal realty increase, declining 10% each year. The total amount of the rebate shall not exceed the costs of the property's rehabilitation.
	Development Charges	Elimination of development charges in the downtown
	Parking Requirements	Permits the conversion of vacant commercial or retail space to residential uses without the requirement of providing parking. No zoning requirements for parking for commercial uses.
Thunder Bay	Grant	Core Area Rehabilitation & Redevelopment Grant Program – eligible property owners can receive a grant equal to 100% of any increase in municipal taxes that result from the re-assessment of improved property for a ten year period.
	Loan	Core Area Façade Loan Improvement Program – eligible property owners can receive interest-free loans, amortized over 10 years for 50% of the cost to improve the exterior facades of buildings to a maximum of \$15,000 per loan. Amendments to the Central Business District Zones (CBD) now allow for an increased number of uses within the city's downtown areas. It also alters various standards such as yard, frontage and parking requirements in an effort to facilitate positive development.
Toronto	Façade	Supplementary programs in Streetscape Improvement, Commercial Façade Improvement, Banner and Mural, Commercial Research, and Community Festivals and Special Events are also offered
Waterloo	Interest Free Loan	The City has a façade program that provides up to \$15,000 in interest free loans.

Downtown/Area Specific Programs

Municipality	Type of Program	Downtown/Area Specific Programs
Welland	Façade Improvement Loan	Provides assistance to rehabilitate and improve facades of commercial buildings in the Downtown Community Improvement Area. The loan covers 50% of the eligible improvement costs to a maximum of \$15,000 per municipal address.
	DC exempt	Residential DC exemptions in the downtown
	Fees waived	Refunding most planning and building permit fees and parkland dedication fees. Assistance will be 50% for projects other than those creating new residential units and 100% for new residential rentals.
	Interest Free Loans	Interest free loans to pay for conversion of existing commercial space to residential units and the construction of new units on vacant land. The maximum loan amount is to be calculated based on \$10 per square foot of habitable space, with a maximum term of 10 years.
	Tax Incremental Grant Program	<p>This program promotes the redevelopment and rehabilitation of the downtown by removing the financial disincentive of increased property taxes associated with redevelopment in the short term. The municipality will give grants equivalent to a portion of the property tax increase for a period not to exceed 10 years (80% in year 1 and 2, 70% in year 3 and 4 etc.)</p> <p>Waiving or reduction in residential parking requirements for Improvements or change of use to existing buildings and additions or new building construction as set out in the Zoning by-law.</p>
Whitby	Façade	Façade Grant Program in place – a minimum investment of \$5,000 will result in a \$2,500 grant for approved items. Applicants can reapply every 5 years. Applicants can get a grant for up to \$1,000 for architectural, engineering and design fees.
		Downtown Development Office provides support to downtown property and business owners including publishing annual business directory. Advertising, special events, studies and information products, business recruitment and retention, banners and signage, etc.
		Ongoing program of enhanced capital improvements to public streets and parks in the downtown areas.
Whitchurch-Stouffville	Under Review	Considering the implementation of a façade incentive program for their downtown.

Heritage Programs

Typically these programs are targeted toward downtown areas and locations with historical significance.

Municipality	Type of Program	Heritage Programs
Cobourg	Loan	The maximum amount of the principal of any one Heritage Loan is \$15,000 to designated heritage buildings under Part IV and V of the Ontario Heritage Act. Repaid over a 5 year period (principal and interest, which is calculated at prime minus 1% set at the date of the approval).
	Fees Waived	Also waives all planning and building fees to all heritage properties.
Collingwood	Pending	In the process of developing a Heritage program
Hamilton	Interest Free Loans	The Community Heritage Trust Fund offers interest free loans for buildings designated under the Ontario Heritage Act. Eligible work includes exterior restoration of historic facades, repair of structural elements and restoration of interior designated features. Loans are up to \$15,000 per property. The City has established a \$400,000 budget for this program.
	Matching Grants	Gore/Core Heritage 2000 Programs are “matching” grant programs targeting the restoration and improvement of downtown building facades, signage and awnings. Under this program, the City will match the owner’s costs for heritage restoration, dollar for dollar, up to a maximum of \$75,000 per deeded property.
Kawartha Lakes	Non-financial	The community of Lindsay has the Local Architectural Conservation Advisory Committee – LACAC, that is actively involved in heritage designations. The Victoria County Historical Society is also involved. Heritage sites include 27 heritage buildings in Lindsay, the Boyd Heritage Museum and Kawartha Settlers’ Village in Bobcaygeon, Austin Sawmill Heritage Park in Kinmount and the Maryboro Lodge Museum in Fenelon Falls to name a few. Restoration of turn of the century railroad stations in the communities of Coboconk, Fenelon Falls and Kinmount were completed.

Heritage Programs

Municipality	Type of Program	Heritage Programs
Port Colborne	Loans	Commencing in 2004, the City implemented a program to provide loans of up to \$1,000 per project for design projects and up to \$10,000 per project for restoration projects approved by Heritage Port Colborne
	Tax foregiveness	The City provides tax assistance in the form of refunds for up to 10 years of taxes for City municipal purposes on all improved heritage properties designated under the Heritage Act that have increased taxes as a result of the improvements. Additionally, the City adopted a by-law to provide tax assistance in the form of a reduction of the taxes for municipal and school purposes on all heritage properties by 40% beginning in 2004 upon the owner entering into a heritage conservation easement agreement with the Ontario Heritage Foundation and/or the City.
	Grants	Provides grants to residential properties and loans to commercial properties
Sarnia	Grant/tax relief	The City provides grants to property owners who undertake renovations/rehabilitation to their properties that result in an increase in their assessment and a corresponding increase in their taxes. The grant is equal to any increase in taxes paid as a result of the work being done. The grant is available for a period of up to 12 years. The grant is 100% of actual tax increases as a result of increased assessment in years 1-10, decreasing to 75% in year 11 and 50% in year 12.
Wainfleet	Non-financial	Heritage Park Program is a 30-acre park with an active acquisition program of buildings being moved to the park by the Marshville Heritage Society Inc.
Whitby	Under Review	Heritage program is currently being reviewed

Brownfield Redevelopment

Brownfield properties are often vacant or under-utilized and in some cases may be abandoned due to concerns over environmental liability.

Brownfields are viewed by many as opportunities for revitalizing urban communities. Some of the advantages of Brownfield Redevelopment include:

- Revitalization of the downtown core and surrounding neighbourhoods
- More effective use of existing municipal infrastructure
- Reduction in pressure for suburban expansion
- Clean-up of environmentally contaminated sites
- Increased tax revenue
- Create jobs
- Improve the overall livability of urban neighbourhoods

Municipality	Brownfield Development
Cambridge	<p>Opportunities are available to potential purchasers of contaminated sites to cancel a portion of all outstanding taxes.</p> <p>To be eligible, the following criteria must be met:</p> <ul style="list-style-type: none"> • The property is abandoned (vacant and with a minimum of 3 years' arrears in realty taxes); • The amount of tax arrears is significant in relation to the value of the property; • There is evidence of potential contamination of the property, as defined by the Provincial "Guidance for Use at Contaminated Sites in Ontario"; • A bonafide, arms-length purchaser or lien holder of the property presents evidence that the property has been abandoned by the owner(s)/mortgagee and requests that the City review the realty tax arrears; and • The City has not, at any time previously, entered into an agreement for the cancellation of realty tax arrears on the property <p>It may be possible to receive a Development Charges credit equal to the restoration costs of the property (not to exceed the total development Charges payable to the City on the project)</p>
Cornwall	<p>A Brownfield Redevelopment strategy/plan is in the process of being developed.</p>

Brownfield Redevelopment

Municipality	Brownfield Development
<p>Brantford</p>	<p>Brantford has prepared a Brownfields Strategic Action Plan and a Brownfield Sites Community Improvement Plan to guide municipal activities on brownfield matters and to provide incentives to encourage private sector clean up and redevelopment of brownfield sites. The community improvement plan takes advantage of the opportunities provided under recent provincial brownfields legislation when it comes into effect. The Brownfield Sites Community Improvement Plan has been approved by the Provincial Ministry of Municipal Affairs and Housing. The incentive programs referred to in the plan are now being prepared.</p> <p>Council appointed the Brownfields Community Advisory Committee. The Committee was appointed to provide community input into the implementation of the municipal brownfield strategy and to advise Council on brownfield matters. The first meeting of this Committee was held in February 2003.</p> <p>The Greenwich Mohawk Streets Brownfield Sites Remediation Study was completed and presented to City Council in June 2003. This study, which had considerable community input, has provided a redevelopment concept for 50+ acre brownfield area and identified the costs of implementing an environmental remediation strategy for the three properties included within the study area. The preparation of an implementation strategy is now underway.</p> <p>Council has committed to provide annual funding of \$500,000 to the brownfields reserve fund to finance further brownfield redevelopment work. \$250,000 of this annual funding will come from the Casino Legacy Fund.</p> <p>Community meetings have been held on the future use of the former Bay State Abrasives property, which was environmentally remediated by the City and acquired as a result of a successful tax sale. This property is to become a park and funding for park development is now being pursued.</p> <p>The Parks and Recreation Department is now preparing plans to convert the former Main Fire Hall, into a Youth Park, This property is considered a brownfield due to soil contamination,</p> <p>The City participated at the Brownfields Marketplace that was held at the 2003 Brownfields Conference hosted by the Canadian Urban Institute in Kitchener. This conference provided the opportunity to provide information on Brantford's brownfield sites to potential investors. At this conference the City, along with Planning and Engineering Initiatives, received a Brownie Award for work on the Greenwich-Mohawk Streets Brownfield Sites Remediation Study.</p> <p>Other brownfield initiatives undertaken by the City of Brantford include the following:</p> <ol style="list-style-type: none"> 1) environmental screening reports on 15 brownfield properties as part of an Official Plan review program; 2) the City has acted as the agent of the Brant County Health Unit to carry out orders issued under the Health Protection and Promotion Act to remove all above ground structures at 22 Sydenham Street, formerly the site of Northern Globe/Domtar asphalt shingle factory, to carry out a Phase II environmental site assessment on subsurface conditions and to secure the property; 3) installation of an interceptor trench, with funding assistance from the Ministry of the Environment, along the frontage of 66 Mohawk Street; 4) participated in the development of provincial brownfields legislation and regulations; 5) lobbied for the removal of federal and provincial liens on brownfield properties; and, 6) has worked with the National Round Table on the Environment and the Economy towards the development of a federal brownfields strategy.

Brownfield Redevelopment

Municipality	Brownfield Development
<p>Guelph</p>	<p>The City has developed a preliminary inventory of approximately 175 potential Brownfield sites.</p> <p>The City of Guelph received the “Brownie Award” on behalf of the Canadian Urban Institute for their Brownfield Strategy. The strategy maximizes the tools provided while supporting Smart Growth. This includes</p> <ul style="list-style-type: none"> • Tax Increment Financing Program • Tax Arrears Cancellation Policy • Tax Assistance Policy During Rehabilitation • Consideration of Possible Development Charge Incentives <p>The ‘tool box’ approach allows property owners to apply a variety of programs in a manner which is tailored to the specific needs but which cumulatively will not exceed the costs of environmental site audits and clean-up which are incurred.</p> <p>Tax Increment Financing</p> <p>‘Tax increment equivalent grants’ are a method of using the future increase in tax assessment and property tax revenues on a property associated with site assessment and remediation.</p> <p>Tax Arrears Cancellation Policy</p> <p>This program would apply to Brownfield properties that are in tax arrears where a bona fide third party purchaser is interested in acquiring the site and remediating it. The approach promotes the redevelopment of ‘Brownfield’ sites without exposing the municipality to the risk of ownership.</p> <p>Taxation Assistance During Rehabilitation:</p> <p>The Brownfields Statue Law Amendment Act established a new financial tool, which would allow municipalities to freeze or cancel all or a percentage of municipal and education taxes (with Ministry of Finance approval for the latter) during the rehabilitation and redevelopment time periods.</p> <p>Development Charge Related Incentives:</p> <p>The Development Charges Act – a by-law that provides a development charge credit on contaminated properties equal to the site assessment and clean-up costs of the property.</p>

Brownfield Redevelopment

Municipality	Brownfield Development
<p>Hamilton</p>	<p>Brownfield Redevelopment.</p> <p>The City has prepared a Community Improvement Plan, known as the Environmental Remediation and Site Enhancement Plan or ERASE Plan provides incentives in the City's 3,400 acre older industrial area</p> <p>ERASE Redevelopment Grants</p> <p>Grants are available to provide financial relief to property owners who undertake and complete Brownfield redevelopment projects within the project area. Grants cover the following eligible program costs:</p> <ul style="list-style-type: none"> • Environmental remediation and environmental studies • Demolition • Site preparation including construction/improvement of on-site public works. <p>The grant is calculated as 80% of the increase in the municipal portion of property taxes and is paid on an annual basis for up to 10 years, commencing once the redevelopment is complete.</p> <p>ERASE Environmental Study Grants</p> <p>Matching grants are available from the City to pay for up to one-half the cost of a Phase II and/or a Phase III Environmental Site Assessment (Remedial Action Plan). The maximum City contribution per study is \$10,000 to a maximum of two (2) studies per property.</p> <p>ERASE Planning and Development Fees Program</p> <p>A grant-in-lieu of planning and development fees paid on Brownfield redevelopment projects within the project area is also available.</p>
<p>Kitchener</p>	<p>The City approved a recommendation to consider all of the City of Kitchener as a Community Improvement Project (CIP) are and develop a Brownfields Remediation Community Improvement Plan</p>
<p>Norfolk</p>	<p>Brownfield redevelopment is being addressed in the Community Improvement Plan which is currently being developed.</p>
<p>Orillia</p>	<p>Brownfield redevelopment by-law for the designed corridor.</p>
<p>Ottawa</p>	<p>In the process of conducting a study to formulate an approach to identify potential properties within the City, set priorities and undertake investigations leading up to remediation and/or resale of the properties.</p>

Development Charge Exemptions, Credits

Municipality	Core/ City-Wide	Development Charge Exemptions
Barrie	Core	100% DC exemption for residential and commercial development in the City Centre
	City-wide	Phase in of new DC for industrial and institutional over a 5 year period
Brantford	City-wide	No development charges for industrial properties
	Core	No development charges in the downtown core.
Cambridge	Core	No development charges in the downtown core—City or Region.
Chatham-Kent	City-wide	No industrial development charges in some locations
Cobourg	City-wide	No local development charges for commercial and industrial properties
Collingwood	City-Wide	No commercial and industrial development charges
Fort Erie	City-wide	No local development charges for commercial and industrial properties
Hamilton	Core	No development charges in the downtown area
	City-wide	No industrial development charges in the industrial parks
Grimsby	City-wide	Waive first \$10,000 of Commercial/Industrial development charges in 2003
Kingston	City-wide	No industrial development charges
Kitchener	Core	No local development charges in the downtown
London	City-wide	No industrial development charges No residential development charges in the downtown core
Niagara Falls	City-wide	No local development charges for industrial properties
Norfolk	City-wide	No development charges for industrial development, agricultural business development, roofed accommodation (hotels, inns), and development in central business districts of urban areas.
Orangeville	City-wide	No Industrial DC's 50% reduction on Multi-Residential DC's in the Central Business District (CBD) 70% reduction on Commercial DC's in the CBD Commercial DC deferral plan—can be spread out over 4 years, plus \$500 admin fee and interest 100% industrial exemption from cash-in-lieu of parkland fees
Oshawa	City-wide	No local development charges on commercial and industrial properties. No regional development charges on industrial properties.
Ottawa	Core	No development charges for residential construction in the downtown core

Development Charge Exemptions, Credits

Municipality	Core/ City-Wide	Development Charge Exemptions
Penetanguishene	City-Wide	No local industrial development charges
Peterborough	City-Wide	No local industrial development charges
Pickering	City-wide	No regional industrial development charges
Stratford	City-wide	No industrial development charges
Sudbury	City-wide	No development charges for commercial and industrial properties There are development charge exemptions in the downtown
Tay	City-wide	No local development charges for commercial and industrial properties
Thorold	City-wide	No local development charges for industrial properties
Thunder Bay	City-wide	No development charges for commercial and industrial properties
Tiny	City-wide	No local development charges for commercial and industrial properties
Timmins	City-wide	No development charges for commercial and industrial properties
Wasaga Beach	City-wide	No development charges for commercial and industrial properties
Waterloo (City)	Core	No region or city development charges in the downtown
Wainfleet	City-wide	No local development charges
Welland	City-wide	No local development charges for commercial and industrial properties
Windsor	City-wide	No industrial development charges

Net Expenditures and MPMPs for Select Services

Select Expenditures by Function—Social Assistance

The following table is calculated using the 2003 FIR (schedule 40 and schedule 12), and the 2003 estimated population as provided by Stats. Canada.

The table has been sorted in ascending order on a per capita basis. As shown on the table, the net expenditures per capita for social assistance varies significantly from \$43 to \$266.

Factors that affect General Assistance costs:

- Number of recipients
- Socio-demographics
- Financial reporting practices
- Provincial policies

Municipality	Net Expenditures General Assistance Per capita	Net Expenditures per \$100,000 CVA
Toronto	\$ 43	\$ 41
Guelph	\$ 70	\$ 93
Durham Region	\$ 82	\$ 86
Peel Region	\$ 84	\$ 88
Barrie	\$ 84	\$ 114
Stratford	\$ 86	\$ 131
Halton Region	\$ 86	\$ 75
Kawartha Lakes	\$ 88	
York Region	\$ 89	N/A
Niagara Region	\$ 91	\$ 153
Waterloo Region	\$ 95	\$ 107
Chatham-Kent	\$ 122	\$ 178
St. Thomas	\$ 127	\$ 260
London	\$ 131	\$ 216
Timmins	\$ 133	
Hamilton	\$ 135	\$ 217
Brantford	\$ 137	\$ 256
Sudbury	\$ 160	\$ 348
Orillia	\$ 163	\$ 247
Ottawa	\$ 165	\$ 190
Kingston	\$ 167	\$ 259
Peterborough	\$ 184	\$ 314
North Bay	\$ 202	\$ 389
Cornwall	\$ 221	\$ 531
Thunder Bay	\$ 266	\$ 521
Average	\$ 129	\$ 219

Municipality	Net Expenditures Fire Per Capita	MPMP Fire Operating Costs Per 1,000 Assessment
Barrie	\$ 89	\$ 1.19
Brampton	\$ 85	\$ 1.07
Brantford	\$ 112	\$ 1.91
Burlington	\$ 98	\$ 0.96
Cambridge	\$ 120	\$ 1.74
Chatham-Kent	\$ 80	\$ 1.16
Clarington	\$ 82	\$ 1.09
Cobourg	\$ 87	N/A
Collingwood	\$ 111	\$ 1.08
Cornwall	\$ 113	\$ 2.36
East Gwillimbury	\$ 42	\$ 0.44
Fort Erie	\$ 67	\$ 0.80
Georgina	\$ 74	N/A
Guelph	\$ 107	\$ 1.52
Halton Hills	\$ 57	
Hamilton	\$ 98	\$ 1.43
Kawartha Lakes	\$ 75	\$ 0.77
King	\$ 69	\$ 0.50
Kingston	\$ 123	\$ 1.59
Kitchener	\$ 113	\$ 1.76
Leamington	\$ 27	
London	\$ 101	\$ 1.57
Markham	\$ 80	\$ 0.75
Midland	\$ 80	\$ 1.22
Milton	\$ 115	\$ 0.78
Mississauga	\$ 79	\$ 0.93
Niagara Falls	\$ 138	\$ 1.91
Niagara-on-the-Lake	\$ 62	\$ 0.44
North Bay	\$ 163	N/A
Oakville	\$ 107	\$ 0.90
Orangeville	\$ 42	N/A
Orillia	\$ 91	\$ 1.35
Oshawa	\$ 121	\$ 1.91
Ottawa	\$ 111	N/A
Pelham	\$ 46	
Penetanguishene	\$ 47	\$ 0.75
Peterborough	\$ 122	\$ 2.01
Pickering	\$ 102	\$ 1.24
Port Colborne	\$ 91	
Sarnia	\$ 142	\$ 2.31
St. Catharines	\$ 116	\$ 1.83
St. Thomas	\$ 142	
Stratford	\$ 126	
Sudbury	\$ 88	\$ 1.64
Tay	\$ 45	
Thorold	\$ 105	\$ 1.60
Thunder Bay	\$ 168	
Timmins	\$ 111	
Tiny	\$ 128	
Toronto	\$ 116	\$ 1.23
Vaughan	\$ 95	\$ 0.76
Wainfleet	\$ 41	N/A
Wasaga Beach	\$ 100	\$ 0.92
Welland	\$ 101	N/A
West Lincoln	\$ 34	\$ 0.49
Whitby	\$ 91	\$ 1.13
Whitchurch-Stouffville	\$ 60	\$ 0.53
Average	\$ 94	\$ 1.24

Select Expenditures by Function— Fire

Net Expenditures Per Capita is calculated using the 2003 FIR, the 2003 estimated population as provided by Stats. Canada. Expenditures per \$100,000 is based on 2004 un-weighted assessment as provided in the municipality's by-law.

Also included is the MPMP fire operating cost per \$1,000 of assessment as reported by the municipality.

Fire costs will vary significantly based on a number of factors including but not limited to:

- Size of municipality and mix of urban and rural coverage
- Volume of activity
- Composition of fire services—use of paid or volunteer firefighters
- Service levels on response time can affect the number of firefighters on staff and the number of fire halls and equipment
- Specialized services
- Accounting and reporting practices

Fire Expenditures—Municipalities With Populations Less than 50,000 (Stats Canada 2003 Estimates)

Municipality	Net Expenditures Fire Per Capita	MPMP Fire Operating Costs Per 1,000 Assessment
Leamington	\$ 27	
West Lincoln	\$ 34	\$ 0.49
Wainfleet	\$ 41	N/A
East Gwillimbury	\$ 42	\$ 0.44
Orangeville	\$ 42	N/A
Tay	\$ 45	
Pelham	\$ 46	
Penetanguishene	\$ 47	\$ 0.75
Whitchurch-Stouffville	\$ 60	\$ 0.53
Niagara-on-the-Lake	\$ 62	\$ 0.44
Fort Erie	\$ 67	\$ 0.80
King	\$ 69	\$ 0.50
Georgina	\$ 74	N/A
Midland	\$ 80	\$ 1.22
Cobourg	\$ 87	N/A
Orillia	\$ 91	\$ 1.35
Port Colborne	\$ 91	
Wasaga Beach	\$ 100	\$ 0.92
Thorold	\$ 105	\$ 1.60
Collingwood	\$ 111	\$ 1.08
Timmins	\$ 111	
Cornwall	\$ 113	\$ 2.36
Milton	\$ 115	\$ 0.78
Stratford	\$ 126	
Tiny	\$ 128	
St. Thomas	\$ 142	
Average	\$ 79	\$ 0.95

Fire Expenditures—Municipalities With Populations Greater than 50,000 (Stats Canada 2003 Estimates)

Municipality	Net Expenditures Fire Per Capita	MPMP Fire Operating Costs Per 1,000 Assessment
Halton Hills	\$ 57	
Kawartha Lakes	\$ 75	\$ 0.77
Mississauga	\$ 79	\$ 0.93
Markham	\$ 80	\$ 0.75
Chatham-Kent	\$ 80	\$ 1.16
Clarington	\$ 82	\$ 1.09
Brampton	\$ 85	\$ 1.07
Sudbury	\$ 88	\$ 1.64
Barrie	\$ 89	\$ 1.19
Whitby	\$ 91	\$ 1.13
Vaughan	\$ 95	\$ 0.76
Hamilton	\$ 98	\$ 1.43
Burlington	\$ 98	\$ 0.96
London	\$ 101	\$ 1.57
Welland	\$ 101	N/A
Pickering	\$ 102	\$ 1.24
Guelph	\$ 107	\$ 1.52
Oakville	\$ 107	\$ 0.90
Ottawa	\$ 111	N/A
Brantford	\$ 112	\$ 1.91
Kitchener	\$ 113	\$ 1.76
St. Catharines	\$ 116	\$ 1.83
Toronto	\$ 116	\$ 1.23
Cambridge	\$ 120	\$ 1.74
Oshawa	\$ 121	\$ 1.91
Peterborough	\$ 122	\$ 2.01
Kingston	\$ 123	\$ 1.59
Niagara Falls	\$ 138	\$ 1.91
Sarnia	\$ 142	\$ 2.31
North Bay	\$ 163	N/A
Thunder Bay	\$ 168	
Average	\$ 106	\$ 1.40

Select Expenditures by Function—Police

The following table is calculated using the 2003 FIR, the 2003 estimated population as provided by Stats. Canada and the 2004 unweighted assessment as provided in the municipality's by-law. Also included is the MPMP 2003 operating costs for police services per household as reported by the municipality.

The table has been sorted in ascending order on a per capita basis.

Police costs will vary significantly based on a number of factors including but not limited to:

- Geographic mix (urban/rural mix)
- One-time special events
- Proximity and quantity of higher risk facilities (e.g. correctional , mental health facilities)
- Service levels
- Incident of more complex crimes
- Specialized services (e.g. Emergency Task Force, Emergency Measures, Marine Unit, etc.)
- Accounting and reporting practices)

Municipality	Net Expenditures Police Per Capita	Net Expenditures Police Per \$100,000 CVA	MPMP Operating Costs For Police Services Per Household
Tay	\$ 120	\$ 170	
Penetanguishene	\$ 129	\$ 201	\$ 331
Orillia	\$ 135	\$ 204	\$ 340
Tiny	\$ 136	\$ 70	
York Region	\$ 146	N/A	\$ 483
Leamington	\$ 147	\$ 213	
Kingston	\$ 149	\$ 231	\$ 373
Halton Region	\$ 150	N/A	\$ 425
Waterloo Region	\$ 153	N/A	\$ 426
Wasaga Beach	\$ 153	\$ 142	\$ 220
Orangeville	\$ 154	\$ 231	
Chatham-Kent	\$ 158	\$ 231	\$ 359
Peel Region	\$ 160	N/A	\$ 567
Midland	\$ 165	\$ 242	\$ 460
London	\$ 166	\$ 273	\$ 369
Peterborough	\$ 166	\$ 285	\$ 408
Guelph	\$ 173	\$ 229	\$ 453
Kawartha Lakes	\$ 117		\$ 130
St. Thomas	\$ 178	\$ 364	
Barrie	\$ 178	\$ 240	\$ 488
Ottawa	\$ 185	\$ 213	
Niagara Region	\$ 187	N/A	\$ 489
Brantford	\$ 188	\$ 352	\$ 482
Collingwood	\$ 188	\$ 178	
Sudbury	\$ 190	\$ 413	\$ 423
Hamilton	\$ 192	\$ 308	\$ 496
Timmins	\$ 196		
North Bay	\$ 198	\$ 381	
Stratford	\$ 199	\$ 303	
Sarnia	\$ 210	\$ 349	\$ 443
Durham Region	\$ 220	N/A	\$ 514
Cornwall	\$ 223	\$ 534	\$ 507
Cobourg	\$ 225	\$ 339	
Thunder Bay	\$ 238	\$ 465	
Toronto	\$ 267	\$ 254	\$ 683
Average	\$ 175	\$ 275	\$ 429

Transit Services

Factors that contribute to the cost of transit include:

- Modes of transportation
- Service levels and standards such as proximity and frequency of service
- Accounting and reporting practices
- Urban form (urban vs. rural)
- Age of fleet

Municipality	FIR Net Expenditures Transit Per Capita	MPMP Transit Operating Cost Per Regular Service Passenger Trip	MPMP Transit Trips Per Capita	Population Density Per Sq. Kilometre
Halton Hills	\$ 2			194
Leamington	\$ 3			110
Midland	\$ 3	\$ 19.24	0.52	573
Fort Erie	\$ 6	\$ 5.29	0.92	177
Kawartha Lakes	\$ 7	\$ 10.24	3.47	24
Clarington	\$ 8	\$ 5.86	3.68	125
Milton	\$ 9	\$ 11.94	0.75	90
Chatham-Kent	\$ 9	\$ 4.06	5.84	45
Collingwood	\$ 10	\$ 4.39	2.66	500
Orangeville	\$ 14			1768
Cobourg	\$ 17			815
Orillia	\$ 17	\$ 3.28	8.29	1068
Thorold	\$ 20	\$ 1.43	9.00	222
St. Thomas	\$ 24			1101
Niagara Falls	\$ 24	\$ 6.92	13.87	394
Whitby	\$ 25	\$ 3.81	9.74	663
Welland	\$ 32			603
Burlington	\$ 33	\$ 2.17	9.95	812
Barrie	\$ 36	\$ 3.15	16.65	1545
Mississauga	\$ 37	\$ 2.81	38.30	2383
St. Catharines	\$ 40	\$ 2.86	23.20	1375
York Region	\$ 40	\$ 4.41	12.20	414
Brampton	\$ 41	\$ 3.64	22.04	1267
Sarnia	\$ 42	\$ 3.38	12.20	449
Oakville	\$ 45	\$ 2.83	13.95	1161
Brantford	\$ 47	\$ 4.06	15.28	894
Sudbury	\$ 47	\$ 3.25	27.60	48
Oshawa	\$ 51	\$ 4.78	18.40	1004
London	\$ 51	\$ 2.15	49.80	842
North Bay	\$ 53			173
Peterborough	\$ 54	\$ 2.06	30.89	1287
Pickering	\$ 55	\$ 4.08	13.47	406
Kingston	\$ 56	\$ 2.74	25.40	268
Stratford	\$ 56			1421
Waterloo Region	\$ 59	\$ 3.13	29.40	320
Guelph	\$ 61	\$ 1.79	56.90	1309
Cornwall	\$ 61	\$ 2.89	29.16	764
Timmins	\$ 68			15
Hamilton	\$ 72	\$ 2.42	46.90	463
Thunder Bay	\$ 76			340
Toronto	\$ 174	\$ 2.20	153.20	4146
Ottawa	\$ 220			296
Total Average	\$ 43	\$ 4.43	\$ 22.70	

Transit Services—Municipalities Less Than 50,000

Municipality	FIR Net Expenditures Transit Per capita	MPMP Transit Operating Cost Per Regular Service Passenger Trip	MPMP Transit Trips Per Capita	Population Density Per Sq. Kilometre
Leamington	\$ 3			110
Midland	\$ 3	\$ 19.24	0.52	573
Fort Erie	\$ 6	\$ 5.29	0.92	177
Milton	\$ 9	\$ 11.94	0.75	90
Collingwood	\$ 10	\$ 4.39	2.66	500
Orangeville	\$ 14			1768
Cobourg	\$ 17			815
Orillia	\$ 17	\$ 3.28	8.29	1068
Thorold	\$ 20	\$ 1.43	9.00	222
St. Thomas	\$ 24			1101
Stratford	\$ 56			1421
Cornwall	\$ 61	\$ 2.89	29.16	764
Timmins	\$ 68			15
Average	\$ 24	\$ 6.92	\$ 7.33	

Transit Services—Municipalities Greater Than 50,000

Municipality	FIR Net Expenditures Transit Per Capita	MPMP Transit Operating Cost Per Regular Service Passenger Trip	MPMP Transit Trips Per Capita	Population Density Per Sq. Kilometre
Fort Erie	\$ 6	\$ 5.29	0.92	177
Kawartha Lakes	\$ 7	\$ 10.24	3.47	24
Clarington	\$ 8	\$ 5.86	3.68	125
Chatham-Kent	\$ 9	\$ 4.06	5.84	45
Niagara Falls	\$ 24	\$ 6.92	13.87	394
Durham Region	\$ 26			201
Welland	\$ 32			603
Burlington	\$ 33	\$ 2.17	9.95	894
Barrie	\$ 36	\$ 3.15	16.65	1545
Mississauga	\$ 37	\$ 2.81	38.30	2383
St. Catharines	\$ 40	\$ 2.86	23.20	1375
York Region	\$ 40	\$ 4.41	12.20	414
Brampton	\$ 41	\$ 3.64	22.04	1411
Sarnia	\$ 42	\$ 3.38	12.20	449
Oakville	\$ 45	\$ 2.83	13.95	1161
Brantford	\$ 47	\$ 4.06	15.28	1267
Sudbury	\$ 47	\$ 3.25	27.60	48
Oshawa	\$ 51	\$ 4.78	18.40	1004
London	\$ 51	\$ 2.15	49.80	842
North Bay	\$ 53			173
Peterborough	\$ 54	\$ 2.06	30.89	1287
Pickering	\$ 55	\$ 4.08	13.47	406
Kingston	\$ 56	\$ 2.74	25.40	268
Waterloo Region	\$ 59	\$ 3.13	29.40	320
Guelph	\$ 61	\$ 1.79	56.90	1309
Cornwall	\$ 61	\$ 2.89	29.16	764
Hamilton	\$ 72	\$ 2.42	46.90	463
Thunder Bay	\$ 76			340
Toronto	\$ 174	\$ 2.20	153.20	4146
Ottawa	\$ 220			296
Average	\$ 52	\$ 3.73	\$ 26.91	

Municipality	Net Expenditures Roadways Per Capita	Population Density Per Sq. Kilometre	MPMP Operating Costs For Paved Roads Per Lane KM	MPMP % of Paved Lane Km where the condition is rated as good/very good
Barrie	\$ 103	1347	\$ 1,455	82.2%
Brampton	\$ 69	1221	\$ 1,043	62.8%
Brantford	\$ 127	1208	\$ 1,511	62.9%
Burlington	\$ 93	812	\$ 682	
Caledon		74	\$ 908	63.9%
Cambridge	\$ 90	978	\$ 2,017	83.9%
Chatham-Kent	\$ 276	44	\$ 604	35.0%
Clarington	\$ 123	114	\$ 550	77.2%
Cobourg	\$ 136	768		
Collingwood	\$ 126	479	\$ 545	
Cornwall	\$ 180	738	\$ 1,869	17.9%
East Gwillimbury	\$ 92	84	\$ 592	42.1%
Fort Erie	\$ 202	168	\$ 486	70.1%
Georgina	\$ 39	137		
Guelph	\$ 120	1225	\$ 987	51.0%
Halton Hills	\$ 75	174		
Hamilton	\$ 103	439	\$ 2,267	59.0%
Kawartha Lakes	\$ 178	24	\$ 664	68.5%
King	\$ 179	56	\$ 5,648	29.6%
Kingston	\$ 94	254	\$ 1,130	70.0%
Kitchener	\$ 70	1391	\$ 1,573	61.0%
Leamington	\$ 69	103		
London	\$ 72	798	\$ 1,425	62.6%
Markham	\$ 42	982	\$ 612	87.3%
Midland	\$ 87	557	\$ 1,387	92.0%
Milton	\$ 275	86	\$ 331	63.0%
Mississauga	\$ 46	2125	\$ 1,408	84.0%
Newmarket		173	\$ 372	68.6%
Niagara Falls	\$ 103	375	\$ 7,585	
Niagara-on-the-Lake	\$ 160	104		70.0%
North Bay	\$ 174	168		
Oakville	\$ 108	1045	\$ 1,115	62.6%
Orangeville	\$ 113	1622		
Orillia	\$ 121	1018	\$ 736	36.7%
Oshawa	\$ 87	955	\$ 921	73.0%
Ottawa	\$ 175	279		
Pelham	\$ 115	121		
Penetanguishene	\$ 141	328	\$ 1,124	96.6%
Peterborough	\$ 91	1219	\$ 977	70.0%
Pickering	\$ 36	376	\$ 664	75.1%
Port Colborne	\$ 153	150		
Sarnia	\$ 78	431	\$ 1,954	24.3%
St. Catharines	\$ 114	1330	\$ 8,903	72.0%
St. Thomas	\$ 116	1031		
Stratford	\$ 123	1354		
Sudbury	\$ 118	46	\$ 1,536	
Tay	\$ 152	66		
Thorold	\$ 84	213	\$ 813	
Thunder Bay	\$ 76	332		
Timmins	\$ 166	15		
Tiny	\$ 227	26		
Toronto	\$ 58	3939	\$ 4,422	80.9%
Vaughan	\$ 28	666	\$ 738	100.0%
Wainfleet	\$ 212	29		
Wasaga Beach	\$ 136	213	\$ 564	38.7%
Welland	\$ 133	580		
West Lincoln	\$ 191	32	\$ 1,905	
Whitby	\$ 64	597	\$ 422	90.1%
Whitchurch-Stouffville	\$ 78	107	3326	71.2%
Durham Region	\$ 46	201	\$ 1,457	42.8%
Halton Region	\$ 30	388	\$ 989	75.0%
Niagara Region	\$ 58	220	\$ 709	52.5%
Peel Region	\$ 19	796	\$ 6,437	78.8%
Waterloo Region	\$ 66	320	\$ 537	44.0%
York Region	\$ 54	414	\$ 1,085	82.9%
Average	\$ 112	579	\$ 1,681	65.0%

Expenditures on Roadways

The operating costs for paved roads can be influenced by:

- Frequency of freezes and thaws
- Frequency and severity of rainfall
- Age and condition of network
- Accounting and reporting procedures
- Volume and type of traffic using the roads
- Municipality's pavement standards
- Accounting and reporting practices

Municipality	Winter Control Per Capita	Population Density Per Sq. Kilometre	MPMP Winter Maintenance Per Lane KM
Barrie	\$ 48	1545	\$ 4,678
Brampton	\$ 13	1411	\$ 2,036
Brantford	\$ 27	1267	\$ 2,404
Burlington	\$ 18	894	\$ 581
Caledon	N/A	87	\$ 999
Cambridge	\$ 17	1051	\$ 1,481
Chatham-Kent	\$ 43	45	\$ 604
Clarington	\$ 23	125	\$ 1,046
Cobourg	\$ 22	815	
Collingwood	\$ 34	500	\$ 1,898
Cornwall	\$ 33	764	\$ 2,808
East Gwillimbury	\$ 26	91	\$ 1,563
Fort Erie	\$ 24	177	\$ 864
Georgina	\$ 25	154	
Guelph	\$ 20	1309	\$ 1,934
Halton Hills	\$ 29	194	
Hamilton	\$ 45	463	\$ 3,746
Kawartha Lakes	\$ 76	24	\$ 1,067
King	\$ 21	60	\$ 714
Kingston	\$ 50	268	\$ 2,552
Kitchener	\$ 26	1483	\$ 1,921
Leamington	\$ 9	110	
London	\$ 38	842	\$ 2,494
Markham	\$ 18	1135	\$ 2,777
Midland	\$ 51	573	\$ 3,110
Milton	\$ 79	90	\$ 1,553
Mississauga	\$ 21	1383	\$ 2,519
Newmarket	N/A	1962	\$ 1,417
Niagara Falls	\$ 24	394	\$ 1,763
Niagara-on-the-Lake	\$ 18	110	\$ 615
North Bay	\$ 37	173	
Oakville	\$ 21	1161	\$ 1,387
Orangeville	\$ 23	1768	
Orillia	\$ 37	1068	\$ 2,472
Oshawa	\$ 25	1004	\$ 2,298
Ottawa	\$ 46	296	
Pelham	\$ 18	129	
Penetanguishene	\$ 50	344	\$ 2,311
Peterborough	\$ 25	1287	\$ 2,278
Pickering	\$ 16	406	\$ 1,385
Port Colborne	\$ 18	156	
Richmond Hill	N/A	1559	\$ 1,829
Sarnia	\$ 12	449	\$ 925
St. Catharines	\$ 15	1375	\$ 1,362
St. Thomas	\$ 9	1101	
Stratford	\$ 35	1421	
Sudbury	\$ 75	48	\$ 3,646
Tay	\$ 49	68	
Thorold	\$ 19	222	\$ 1,330
Thunder Bay	\$ 33	340	
Timmins	\$ 55	15	
Tiny	\$ 42	28	
Toronto	\$ 32	4146	\$ 3,803
Vaughan	\$ 33	811	\$ 4,747
Wainfleet	\$ 25	30	
Wasaga Beach	\$ 37	252	\$ 1,004
Welland	\$ 13	603	
West Lincoln	\$ 46	34	\$ 656
Whitby	\$ 20	663	\$ 1,964
Whitchurch-Stouffville	\$ 21	119	\$ 1,452
Durham Region	\$ 16	201	\$ 3,419
Halton Region	\$ 6	388	\$ 3,186
Niagara Region	\$ 18	220	\$ 5,120
Peel Region	\$ 7	796	\$ 5,163
Waterloo Region	\$ 10	320	\$ 2,864
York Region	\$ 13	414	\$ 3,077
Average	\$ 29		\$ 2,180

Winter Control

The operating costs for winter maintenance can be influenced by:

- The frequency and severity of winter storm events
- The extent of the road network located in urban areas
- Municipalities service threshold for responding to winter storm events
- The municipalities service standard for road condition after a storm
- Accounting and reporting practices

Waste Disposal

Factor Affecting this measure:

- Precipitation which impacts the weight of waste disposal
- The nature and extent of a municipality's recycling efforts
- The number of materials included in the recycling program
- The effort expended on the promotion and enforcement of the recycling

Municipality	Waste Disposal Per Capita	Waste Disposal Sites	Solid Waste Disposal / Tonne
Vaughan	\$ 0.07	1	
Markham	\$ 0.61	4	
Niagara Region	\$ 1.10	15	\$ 42.26
Kawartha Lakes	\$ 3.46	3	\$ 25.19
King	\$ 2.69	2	\$ 10.65
Thorold	\$ 4.90		
Halton Region	\$ 5.14	5	
Waterloo Region	\$ 5.41	6	
Ottawa	\$ 7.18		
Georgina	\$ 7.60		
London	\$ 9.54	3	
Timmins	\$ 12.01		
St. Thomas	\$ 14.78		
Orangeville	\$ 15.84		
Orillia	\$ 17.60	1	\$ 62.49
York Region	\$ 18.35	6	\$ 69.41
Cornwall	\$ 20.82	1	\$ 47.63
Kingston	\$ 20.97		\$ 98.88
Thunder Bay	\$ 22.39		
Peel Region	\$ 22.85	8	\$ 114.56
Midland	\$ 23.02		
Hamilton	\$ 23.06	18	\$ 55.66
Leamington	\$ 23.43		
Peterborough	\$ 25.11	4	\$ 6.18
Durham Region *	\$ 25.70	7	\$ 90.45
Collingwood *	\$ 27.94	7	\$ 52.67
Barrie	\$ 28.26	1	
North Bay	\$ 28.32		
Chatham-Kent	\$ 28.71	10	\$ 62.28
Stratford	\$ 34.68		
Penetanguishene *	\$ 35.93		\$ 92.48
Guelph	\$ 36.69	3	
Brantford	\$ 37.59	1	\$ 66.68
Toronto	\$ 38.00		\$ 70.32
Wasaga Beach	\$ 38.01		
Sudbury	\$ 40.42	4	\$ 46.00
Tiny	\$ 64.22		
Average	\$ 20.88		\$ 59.63
* Solid Waste Disposal/household not per tonne			

Waste Collection

Municipality	Net Expenditures Waste Collection Per Capita	Collection Costs Per Tonne
Stratford	\$ (8.97)	
Cornwall	\$ (1.58)	\$ 37.18
Niagara Region	\$ (0.09)	\$ 54.96
Kitchener	\$ 0.04	
Cobourg	\$ 3.52	
Durham Region	\$ 4.70	\$ 75.13
Barrie	\$ 7.99	
Ottawa	\$ 8.93	
Sarnia	\$ 9.03	\$ 31.87
Orillia	\$ 9.08	\$ 54.56
Georgina	\$ 11.09	
Peel Region	\$ 11.65	\$ 51.59
Markham	\$ 11.86	\$ 57.03
Waterloo Region	\$ 12.25	
St. Thomas	\$ 12.32	
Peterborough	\$ 13.13	\$ 65.11
Penetanguishene *	\$ 13.20	\$ 37.60
Collingwood *	\$ 14.19	\$ 26.86
Pickering	\$ 14.40	
North Bay	\$ 14.43	
Whitby	\$ 14.58	
Brantford	\$ 14.98	\$ 43.56
East Gwillimbury	\$ 15.03	\$ 45.92
Toronto	\$ 15.70	\$ 61.47
Halton Region	\$ 16.06	
Kingston	\$ 16.56	\$ 79.01
Leamington	\$ 16.79	
Oshawa *	\$ 17.89	\$ 41.03
London	\$ 18.35	
Chatham-Kent	\$ 18.36	\$ 38.76
Orangeville	\$ 18.78	
Midland	\$ 19.34	
Vaughan	\$ 19.54	\$ 65.35
Hamilton	\$ 19.67	\$ 74.27
King	\$ 22.47	\$ 89.07
Sudbury	\$ 23.32	\$ 96.00
Whitchurch-Stouffville	\$ 23.76	
Kawartha Lakes	\$ 27.19	\$ 146.67
Thunder Bay	\$ 28.09	
Timmins	\$ 29.72	
Wasaga Beach	\$ 31.64	
Tiny	\$ 32.53	
Guelph	\$ 46.50	
Niagara Falls *	\$ 70.56	\$ 179.79
Average	\$ 16.79	
* Collection Cost Per Household		

Factors Affecting this Measure:

- Service levels: frequency of pick-up, urban vs. rural service, residential vs. commercial and industrial service
- The distance between pick-ups and the amount collected at each point
- Distance to disposal and transfer sites
- Precipitation which impacts the weight of waste collected
- The nature and extent of a municipality's recycling efforts
- The number of materials included in the recycling program
- The effort expended on the promotion and enforcement of the recycling program
- User fees

Recycling

Municipality	FIR Recycling Per Capita	MPMP % of Recycling Diverted	MPMP Recycling Cost/Tonne
Barrie	\$ 21	29.1%	
Brampton	\$ -	28.4%	
Brantford	\$ 17		\$ 83
Chatham-Kent	\$ 16	30.5%	\$ 113
Collingwood *	\$ 14		\$ 27
Cornwall	\$ 16	13.5%	\$ 37
East Gwillimbury	\$ 16	21.7%	\$ 181
Georgina	\$ 12		
Guelph	\$ 69	58.0%	
Hamilton	\$ 26	22.4%	\$ 162
Kawartha Lakes	\$ 24	32.4%	\$ 217
King	\$ 13	29.4%	\$ 124
Kingston	\$ 44		\$ 164
London	\$ 13	35.1%	
Markham	\$ 17	35.1%	\$ 143
Midland	\$ 11		
North Bay	\$ 19		
Orangeville	\$ 20		
Orillia	\$ 25	49.3%	\$ 66
Ottawa	\$ 24		
Penetanguishene *	\$ 11		\$ 28
Peterborough	\$ 42	59.1%	\$ 80
Pickering	\$ 5	11.0%	
Richmond Hill		26.4%	
Sarnia	\$ 23	44.9%	\$ 88
St. Thomas	\$ 22		
Stratford	\$ 21		
Sudbury	\$ 30	30.0%	\$ 235
Thunder Bay	\$ 11		
Timmins	\$ 11		
Tiny	\$ 40		
Toronto	\$ 27	31.6%	\$ 170
Vaughan	\$ 13	16.5%	\$ 213
Wasaga Beach	\$ 19	22.1%	
Whitchurch Stouffville	\$ 14	26.1%	
Durham Region		40.5%	\$ 78
Halton Region		37.4%	
Niagara Region		50.9%	\$ 112
Peel Region		45.2%	\$ 124
Waterloo Region		41.0%	
Average	\$ 21	33.4%	\$ 122
* Recycling Cost Per	Household		

Factors Affecting this Measure:

- Service levels: frequency of pick-up, urban vs. rural service, residential vs. commercial and industrial service
- The distance between pick-ups and the amount collected at each point
- Distance to disposal and transfer sites
- Precipitation which impacts the weight of waste collected
- The nature and extent of a municipality's recycling efforts
- The number of materials included in the recycling program
- The effort expended on the promotion and enforcement of the recycling program
- User fees

Ambulance Services

Factors that affect Ambulance Services costs:

- Service levels and standards
- Urban vs. rural coverage
- Volume of activity
- Financial reporting practices
- Age and condition of fleet

Municipality	Ambulance Services Net Expenditures Per Capita	Population Density Per Sq. Kilometre
Waterloo Region	\$ 12	1,369
Peel Region	\$ 13	1,242
Halton Region	\$ 16	967
Brantford	\$ 17	1,267
Barrie	\$ 17	1,545
Guelph	\$ 17	1,309
London	\$ 18	842
Hamilton	\$ 19	463
Orillia	\$ 20	1,068
York Region	\$ 21	1,762
Niagara Region	\$ 22	1,863
North Bay	\$ 23	173
Ottawa	\$ 24	296
Durham Region	\$ 25	2,524
Toronto	\$ 27	4,146
Kingston	\$ 28	268
Peterborough	\$ 28	1,287
Chatham-Kent	\$ 30	45
St. Thomas	\$ 31	1,101
Cornwall	\$ 32	764
Kawartha Lakes	\$ 32	24
Stratford	\$ 34	1,421
Sudbury	\$ 37	48
Timmins	\$ 41	15
Thunder Bay	\$ 60	340
Average	\$ 26	1,046

Assistance to the Aged

Factors that affect Assistance to the Aged costs:

- User fees
- Case mix index
- Financial reporting practices
- Number of residents
- Service levels and standards

Municipality	Assistance to the Aged Net Expenditures Per Capita
Guelph	\$ 2
Sarnia	\$ 5
Barrie	\$ 5
Timmins	\$ 6
London	\$ 7
Peterborough	\$ 8
Sudbury	\$ 8
Waterloo Region	\$ 9
York Region	\$ 11
Peel Region	\$ 11
Stratford	\$ 11
North Bay	\$ 12
Orillia	\$ 14
Niagara Region	\$ 15
Hamilton	\$ 16
Ottawa	\$ 16
Toronto	\$ 17
Chatham-Kent	\$ 21
Halton Region	\$ 21
Brantford	\$ 24
Kawartha Lakes	\$ 24
St. Thomas	\$ 26
Kingston	\$ 31
Cornwall	\$ 42
Durham Region	\$ 46
Thunder Bay	\$ 101
Average	\$ 20

Planning and Zoning

Factors that affect Planning and Zoning costs:

- Volume of activity
- User fees
- Financial reporting practices

Municipality	Planning and Zoning Net Expenditures Per Capita
Peel Region	\$ 3
Leamington	\$ 3
Niagara Region	\$ 4
Halton Region	\$ 4
York Region	\$ 6
Sarnia	\$ 6
Waterloo Region	\$ 6
Welland	\$ 7
Whitby	\$ 7
Durham Region	\$ 8
Stratford	\$ 8
St. Catharines	\$ 8
St. Thomas	\$ 8
Guelph	\$ 8
Toronto	\$ 9
Barrie	\$ 10
Chatham-Kent	\$ 10
Timmins	\$ 10
Kawartha Lakes	\$ 11
Midland	\$ 11
Mississauga	\$ 11
Kingston	\$ 11
Ottawa	\$ 11
Cornwall	\$ 12
North Bay	\$ 12
Penetanguishene	\$ 12
London	\$ 12
Halton Hills	\$ 12
Brantford	\$ 12
Thunder Bay	\$ 13
Markham	\$ 13
Niagara Falls	\$ 13
Orillia	\$ 13
Thorold	\$ 14
Oakville	\$ 14
Fort Erie	\$ 15
Pelham	\$ 15
Burlington	\$ 15
Wainfleet	\$ 16
Sudbury	\$ 17
Wasaga Beach	\$ 18
West Lincoln	\$ 20
Georgina	\$ 20
Oshawa	\$ 20
Whitchurch-Stouffville	\$ 20
Kitchener	\$ 21
Pickering	\$ 21
Collingwood	\$ 21
Cambridge	\$ 23
Hamilton	\$ 24
East Gwillimbury	\$ 24
Vaughan	\$ 25
King	\$ 26
Milton	\$ 29
Niagara-on-the-Lake	\$ 31
Clarington	\$ 31
Tay	\$ 32
Peterborough	\$ 33
Tiny	\$ 36
Brampton	\$ 50
Average	\$ 16

Select User Fee and Other Revenue Information

Fines and Penalties

Municipality	Penalties and Interest on Taxes Per Capita	POA Per Capita
Barrie	\$ 13	\$ 48
Brampton	\$ 13	\$ 20
Brantford	\$ 21	\$ 17
Burlington	\$ 10	\$ 19
Cambridge	\$ 14	\$ 5
Chatham-Kent	\$ 14	\$ 20
Clarington	\$ 16	N/A
Cobourg	\$ 17	N/A
Collingwood	\$ 19	N/A
Cornwall	\$ 9	N/A
East Gwillimbury	\$ 18	N/A
Fort Erie	\$ 14	N/A
Georgina	\$ 17	N/A
Guelph	\$ 5	\$ 32
Halton Hills	\$ 10	\$ 8
Hamilton	\$ 20	\$ 12
Kawartha Lakes	\$ 18	\$ 19
King	\$ 26	N/A
Kingston	\$ 13	\$ 9
Kitchener	\$ 11	N/A
Leamington	\$ 21	N/A
London	\$ 11	\$ 12
Markham	\$ 13	N/A
Midland	\$ 14	N/A
Milton	\$ 13	N/A
Mississauga	\$ 12	\$ 10
Niagara Falls	\$ 27	\$ 3
Niagara-on-the-Lake	\$ 34	N/A
North Bay	\$ 14	\$ 24
Oakville	\$ 15	\$ 5
Orangeville	\$ 10	N/A
Orillia	\$ 24	N/A
Oshawa	\$ 6	N/A
Ottawa	\$ 11	\$ 8
Pelham	\$ 9	N/A
Penetanguishene	\$ 9	N/A
Peterborough	\$ 8	\$ 22
Pickering	\$ 15	\$ -
Port Colborne	\$ 20	\$ 2
Sarnia	\$ 12	N/A
St. Catharines	\$ 14	N/A
St. Thomas	\$ 11	N/A
Stratford	\$ 9	N/A
Sudbury	\$ 12	\$ 16
Tay	\$ 19	N/A
Thorold	\$ 24	N/A
Thunder Bay	\$ 21	N/A
Timmins	\$ 26	\$ 12
Tiny	\$ 26	\$ 6
Toronto	\$ 12	\$ 15
Vaughan	\$ 15	\$ 4
Wainfleet	\$ 13	N/A
Wasaga Beach	\$ 22	N/A
Welland	\$ 24	N/A
West Lincoln	\$ 20	N/A
Whitby	\$ 13	N/A
Whitchurch-Stouffville	\$ 19	N/A
Durham Region	N/A	\$ 12
Niagara Region	N/A	\$ 12
Waterloo Region	N/A	\$ 15
York Region	N/A	\$ 7
Average	\$ 16	\$ 14

Gaming and Casino Revenues

Municipality	Gaming and Casino Revenues	Estimated Stats Canada 2003 Population	Gaming and Casino Revenues per Capita	Gaming and Casino Revenues per \$100,000 CVA
Chatham-Kent	\$ 486,647	\$ 109,714	\$ 4.44	\$ 6.48
Ottawa	\$ 3,759,562	\$ 823,608	\$ 4.56	\$ 5.26
Hamilton	\$ 6,156,662	\$ 516,776	\$ 11.91	\$ 19.13
Sudbury	\$ 2,019,323	\$ 160,113	\$ 12.61	\$ 27.38
Thunder Bay	\$ 2,671,336	\$ 111,710	\$ 23.91	\$ 46.80
Sarnia	\$ 2,247,519	\$ 73,930	\$ 30.40	\$ 50.55
Niagara Falls	\$ 2,600,000	\$ 82,734	\$ 31.43	\$ 45.86
Brantford	\$ 3,593,710	\$ 90,673	\$ 39.63	\$ 74.27
Fort Erie	\$ 4,067,644	\$ 29,674	\$ 137.08	\$ 186.81
Milton	\$ 6,486,197	\$ 33,056	\$ 196.22	\$ 133.21

Community Reinvestment Funds—Lower Tier

Municipality	Community Reinvestment Fund	Community Reinvestment Fund per Capita	% Community Reinvestment Fund of Total Expenditures Less Unfunded Liabilities
Mississauga	\$ 21,400	\$ 0.03	0.0%
Burlington	\$ 65,000	\$ 0.39	0.1%
Clarington	\$ 116,000	\$ 1.51	0.2%
Halton Hills	\$ 82,000	\$ 1.53	0.3%
Pelham	\$ 26,000	\$ 1.60	1.3%
Georgina	\$ 80,000	\$ 1.81	0.3%
Oakville	\$ 305,000	\$ 1.90	0.3%
Oshawa	\$ 401,000	\$ 2.74	0.4%
Sarnia	\$ 228,000	\$ 3.08	0.3%
Fort Erie	\$ 113,000	\$ 3.81	0.5%
Cambridge	\$ 760,000	\$ 6.41	0.9%
Leamington	\$ 328,000	\$ 11.32	1.1%
Penetanguishene	\$ 106,000	\$ 12.12	1.1%
Midland	\$ 234,000	\$ 14.04	1.3%
Welland	\$ 974,000	\$ 19.36	2.7%
Thorold	\$ 387,000	\$ 20.56	2.4%
St. Catharines	\$ 2,778,000	\$ 20.80	2.9%
Port Colborne	\$ 430,000	\$ 22.41	2.9%
Wainfleet	\$ 223,000	\$ 34.25	5.8%
Cobourg	\$ 659,000	\$ 36.09	3.0%
Milton	\$ 1,372,000	\$ 41.51	3.7%
Niagara Falls	\$ 3,891,000	\$ 47.03	3.9%
Tay	\$ 587,000	\$ 61.85	6.3%
West Lincoln	\$ 1,209,000	\$ 92.43	15.1%
Niagara-on-the-Lake	\$ 1,764,000	\$ 120.36	11.6%
Average	\$ 685,576	\$ 23.16	2.7%

Community Reinvestment Funds

Upper Tier

Municipality	Community Reinvestment Fund	Community Reinvestment Fund per Capita	% Community Reinvestment Fund of Total Expenditures Less Unfunded Liabilities
Halton Region	\$ -	\$ -	0.0%
Peel Region	\$ -	\$ -	0.0%
York Region	\$ -	\$ -	0.0%
Waterloo Region	\$ 129,000	\$ 0.28	0.0%
Durham Region	\$ 337,000	\$ 0.73	0.1%
Niagara Region	\$ 1,589,000	\$ 3.32	0.3%
Average	\$ 342,500	\$ 0.72	0.1%

Single Tier

Municipality	Community Reinvestment Fund	Community Reinvestment Fund per Capita	% Community Reinvestment Fund of Total Expenditures Less Unfunded Liabilities
Ottawa	\$ 1,705,000	\$ 2.07	0.4%
Guelph	\$ 1,827,000	\$ 16.10	0.8%
Kawartha Lakes	\$ 3,032,000	\$ 41.65	2.9%
Orillia	\$ 1,686,000	\$ 55.17	3.9%
Hamilton	\$ 30,448,000	\$ 58.92	2.9%
Kingston	\$ 8,025,000	\$ 66.41	3.1%
Peterborough	\$ 5,795,000	\$ 76.85	3.3%
Stratford	\$ 2,529,000	\$ 81.24	3.8%
Brantford	\$ 13,754,000	\$ 151.69	7.2%
St. Thomas	\$ 5,478,000	\$ 154.54	7.5%
Cornwall	\$ 9,010,000	\$ 190.80	6.8%
Chatham-Kent	\$ 22,892,000	\$ 208.65	10.3%
Thunder Bay	\$ 24,304,000	\$ 217.56	8.5%
Timmins	\$ 12,953,000	\$ 296.12	16.2%
North Bay	\$ 16,641,000	\$ 306.02	13.5%
Sudbury	\$ 51,449,214	\$ 321.33	12.6%
Average	\$ 13,220,513	\$ 140.32	6.5%

Contributions From Reserves, Reserve Funds

Municipality	Contributions From Reserves, Reserve Funds	Total Expenditures Less Unfunded Liabilities	Contributions From Reserves, Reserve Funds as a % of Total Gross Expenditures	Contributions From Reserves, Reserve Funds per Capita
Barrie	\$ 11,945,087	\$ 159,164,716	7.5%	\$ 100
Brampton	\$ 16,781,581	\$ 237,355,389	7.1%	\$ 45
Brantford	\$ 1,666,504	\$ 189,748,002	0.9%	\$ 18
Burlington	\$ 6,761,688	\$ 121,523,616	5.6%	\$ 41
Cambridge	\$ 3,453,798	\$ 87,044,286	4.0%	\$ 29
Chatham-Kent	\$ 11,738,254	\$ 221,477,845	5.3%	\$ 107
Clarington	\$ 4,931,553	\$ 46,862,931	10.5%	\$ 64
Cobourg	\$ 375,018	\$ 22,191,519	1.7%	\$ 21
Collingwood	\$ 467,110	\$ 27,502,317	1.7%	\$ 28
Cornwall	\$ 6,889,085	\$ 132,368,470	5.2%	\$ 146
East Gwillimbury	\$ 212,531	\$ 11,734,886	1.8%	\$ 9
Fort Erie	\$ 280,070	\$ 24,079,892	1.2%	\$ 9
Georgina	\$ 1,281,455	\$ 25,868,476	5.0%	\$ 29
Guelph	\$ 8,259,978	\$ 222,837,914	3.7%	\$ 73
Halton Hills	\$ 605,471	\$ 28,225,356	2.1%	\$ 11
Hamilton	\$ 46,585,047	\$ 1,061,779,167	4.4%	\$ 90
Kingston	\$ 12,284,918	\$ 255,939,059	4.8%	\$ 102
Kitchener	\$ 8,649,373	\$ 158,554,538	5.5%	\$ 43
Leamington	\$ 469,421	\$ 29,162,396	1.6%	\$ 16
London	\$ 11,344,310	\$ 629,846,288	1.8%	\$ 32
Midland	\$ 301,039	\$ 17,852,986	1.7%	\$ 18
Milton	\$ 2,961,554	\$ 37,212,838	8.0%	\$ 12
Mississauga	\$ 46,474,689	\$ 405,740,683	11.5%	\$ 68
Niagara Falls	\$ 2,437,985	\$ 100,455,369	2.4%	\$ 29
Niagara-on-the-Lake	\$ 912,636	\$ 15,192,799	6.0%	\$ 62
North Bay	\$ 1,056,914	\$ 123,020,921	0.9%	\$ 19
Oakville	\$ 794,449	\$ 114,742,449	0.7%	\$ 5
Orangeville	\$ 885,643	\$ 25,873,778	3.4%	\$ 32
Orillia	\$ (145,466)	\$ 43,725,066	-0.3%	\$ (5)
Oshawa	\$ 1,042,000	\$ 103,934,965	1.0%	\$ 7
Ottawa	\$ 57,691,183	\$ 1,969,989,224	2.9%	\$ 70
Pelham	\$ 18,106	\$ 8,512,154	0.2%	\$ 1
Penetanguishene	\$ 261,558	\$ 9,635,513	2.7%	\$ 30
Peterborough	\$ 2,180,370	\$ 174,597,313	1.2%	\$ 29
Pickering	\$ 3,108,008	\$ 57,014,523	5.5%	\$ 33
Port Colborne	\$ 430,943	\$ 14,893,902	2.9%	\$ 22
Samia	\$ 6,152,164	\$ 76,769,427	8.0%	\$ 83
St. Catharines	\$ 2,471,584	\$ 96,469,183	2.6%	\$ 19
St. Thomas	\$ 135,000	\$ 73,442,648	0.2%	\$ 4
Stratford	\$ 3,181,363	\$ 66,741,131	4.8%	\$ 102
Sudbury	\$ 9,065,703	\$ 409,039,595	2.2%	\$ 57
Tay	\$ 79,686	\$ 9,258,976	0.9%	\$ 8
Thorold	\$ 1,167,124	\$ 15,948,845	7.3%	\$ 62
Thunder Bay	\$ 10,980,990	\$ 285,354,797	3.8%	\$ 98
Tiny	\$ 677,894	\$ 11,019,494	6.2%	\$ 71
Toronto	\$ 615,235,928	\$ 7,230,229,243	8.5%	\$ 236
Vaughan	\$ 11,497,629	\$ 174,461,298	6.6%	\$ 52
Wainfleet	\$ 118,713	\$ 3,828,533	3.1%	\$ 18
Wasaga Beach	\$ 59,047	\$ 19,129,653	0.3%	\$ 4
Welland	\$ 1,012,284	\$ 36,110,529	2.8%	\$ 20
West Lincoln	\$ 262,699	\$ 8,016,857	3.3%	\$ 20
Whitby	\$ 2,217,389	\$ 67,301,925	3.3%	\$ 23
Whitchurch-Stouffville	\$ 239,541	\$ 15,384,903	1.6%	\$ 10
Durham Region	\$ 14,936,149	\$ 604,741,812	2.5%	\$ 32
Halton Region	\$ 18,475,699	\$ 430,160,179	4.3%	\$ 45
Niagara Region	\$ 10,017,802	\$ 624,645,320	1.6%	\$ 21
Peel Region	\$ 15,693,770	\$ 955,807,943	1.6%	\$ 14
Waterloo Region	\$ 14,678,336	\$ 489,484,058	3.0%	\$ 31
York Region	\$ 23,669,803	\$ 782,010,858	3.0%	\$ 28
Average			3.5%	\$ 41
Median			2.9%	\$ 29
Maximum			11.5%	\$ 236
Minimum			-0.3%	\$ (5)